

Section 3: NEEDS ASSESSMENT SECTION

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(impact on low- and moderate income households for home ownership, renters and preventing homelessness)

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Please note that two different calculations of median income are used in the Housing Market chapter. In the sections on general characteristics of the housing market and characteristics of the rental and homeownership market, median income estimates specific to Seattle households have been calculated using estimates from the U.S. Census Bureau's 2006 American Community Survey (ACS). This enables findings on income to be expressed consistent with other observations regarding household characteristics that are based on ACS estimates for Seattle. (A table showing Seattle Median Income by household size is available in Note 1, which is located at the end of this Seattle Housing Market chapter.) In contrast, the section on subsidized housing references HUD income limits, which are calculated based on a median income amount that is formula- and policy-based for the larger King and Snohomish County area, because those are the limits used to determine eligibility for subsidized housing in Seattle. The 2008 HUD income limits table is available in Appendix A of the 2009-2012 Consolidated Plan.

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3.1 Housing Market Analysis – Impact on No- to Moderate-Income Households

Introduction

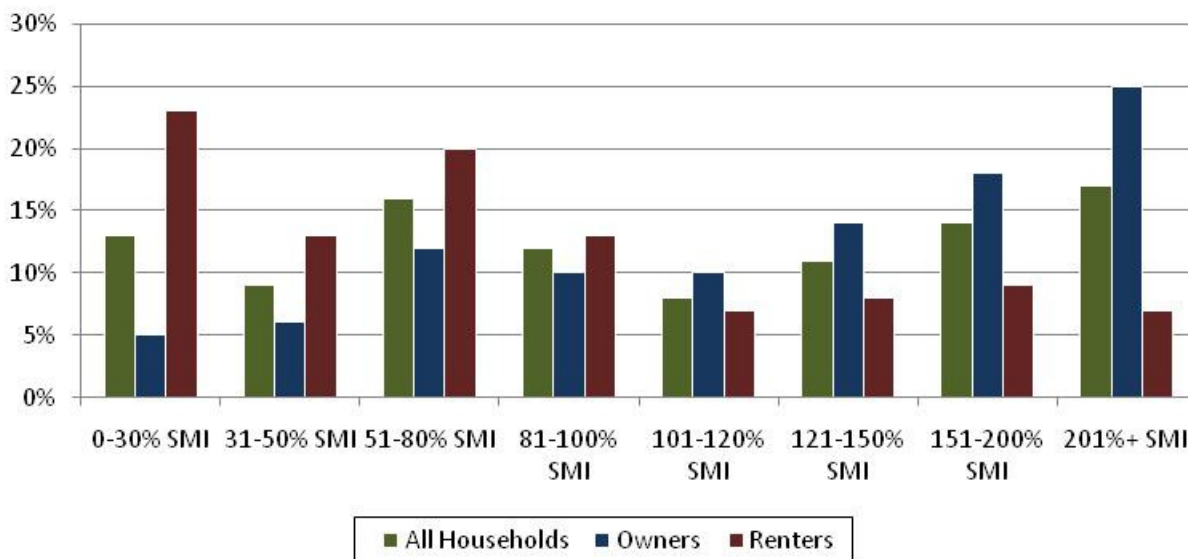
Seattle's housing market is in flux

- **Rents have increased recently after several years of flat rents.** Average rents for apartments in Seattle held steady during the early years of the decade, but began to increase during the last two years. Condominium conversions spiked in 2006, constraining the supply of rentals, but have since dropped sharply. Still, rents have continued to increase into the spring of 2008, an average of 10% over spring 2007 rents. Rents are projected to increase by 17% through the end of 2010 (for an average annual rate of 5.9%).
- **More than 21,000 renter households pay more than half their income for rent.** Due in part to rising rents, approximately 18% of all Seattle renter households (excluding one-person student households) now pay more than half their income for rent. These severely cost burdened households, over 60% of whom have very low incomes, could be at risk for housing loss.
- **The homeownership rate in Seattle had been falling in recent decades, but increased significantly between 2000 and 2006.** By 2006, the homeownership rate had risen above 50% (to 52%) for the first time since 1980. However, tightened credit requirements may cause Seattle's homeownership rate to remain steady or even decline over the next several years.
- **Home prices have begun to decline, but remain higher than many households can afford.** Seattle home and condominium prices rose steadily during the early years of the decade, significantly outpacing growth in wages. The median price of homes in Seattle reached \$500,000 in the second quarter of 2007. Median home prices have declined since then, to \$468,775 in June 2008.
- **More than 18,000 homeowner households pay more than half their income for housing costs.** Due in part to Seattle's high home prices, approximately 14% of all Seattle homeowner households now pay more than half their income for housing costs (excluding one-person student households). These severely cost burdened owner households, almost 70% of whom have low or moderate incomes, could be at risk of foreclosure.
- **Seattle added more than 12,000 units between the beginning of 2004 and June of 2008.** During that period, Seattle grew at an average rate of nearly 3,000 units per year. Growth continued at a high rate during the first half of 2008. By June of 2008, there were approximately 296,000 total housing units in the city.

3.1.1 Income of Households

Income Distribution of Seattle Households *Seattle has many lower income and higher income households¹*

**Figure 3-1: Income Distribution of Seattle Households
Relative to Seattle Median Income (SMI), 2006**



Source: U.S. Census American Community Survey, 2006 PUMS. Analysis does not include one-person student households.

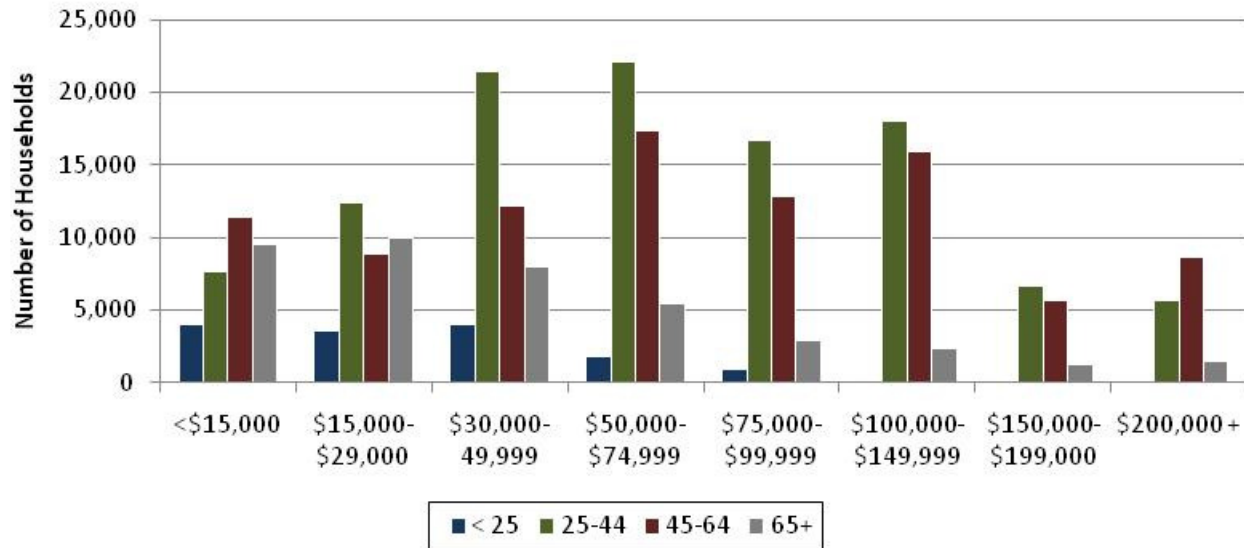
- **Nearly 70% of Seattle households are either low-income or wealthy; less than one-third are middle-income.** As the chart above shows, about 38% of households are low-income (incomes of 80% of median income or less); and 31% are wealthy (incomes that are 151% of median income or more). Only 31% of Seattle households are middle-income, with incomes between 81% and 150% of median income.
- **Over half of renters have incomes below 80% of median.** Slightly over half (an estimated 55%) of renters have incomes that are 80% of median income or less, compared with about 23% of homeowners and 38% of all households.
- **Nearly half of all homeowners are higher income households.** Roughly 43% of homeowners have incomes that are 151% of median income or more, compared with about 17% of renters and 31% of all households.

¹ Median income information is based on the 2006 American Community Survey Public Use Microdata Sample (PUMS) income data, excluding one-person student households. See Note 2 at the end of the Housing Market chapter for more information about the use of 2006 American Community Survey PUMS estimates.

Income Distribution by Age

Household income varies by age; many seniors are living on low, fixed incomes

Figure 3-2: Household Income by Age of Householder



Source: U.S. Census American Community Survey, 2006.

- **Younger adult heads of household** (ages 25-44) make up over one-third of Seattle's households, and make up the bulk of households with incomes between \$50,000 and \$99,999.
- **Baby boomer heads of household** (ages 45-64) make up the largest share of the lowest income (those with incomes of less than \$15,000 a year), and the very wealthy (those with incomes over \$200,000 a year).
- **Older adult heads of household** (age 65 and over) tend to have incomes that are lower than incomes for other age groups. This is largely related to the fact that many older adults are retired and no longer wage earners, and also to the fact that older households are more likely to contain only one person. The majority of older adult households have incomes of \$50,000 or less. Many seniors have assets (such as a home² or retirement savings) but little income: in 2006, 12.8% of Seattle residents older than 65 lived in poverty.

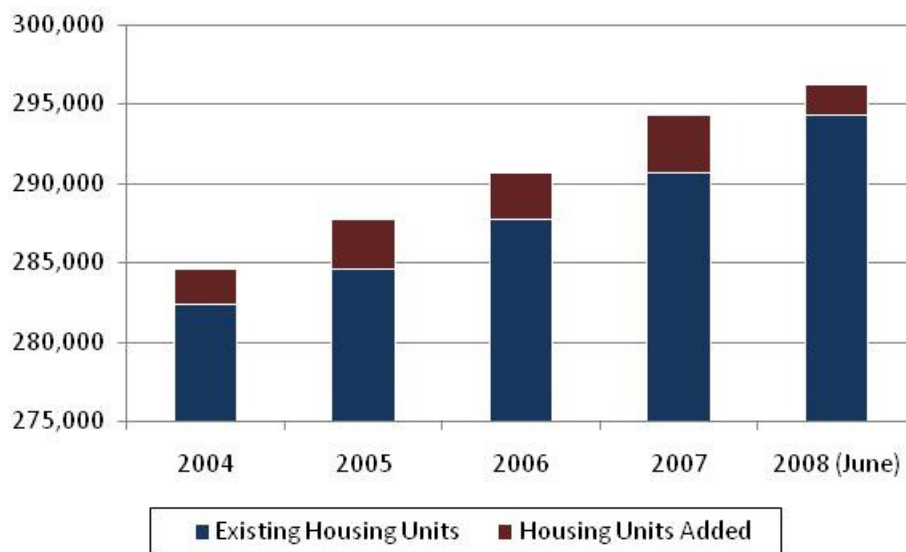
² While by no means immune to poverty, senior-headed households who own their home were less likely to be poor than households generally. Senior households who were renters were much more likely to have incomes under the poverty threshold than both senior owners and households generally.

3.1.2 General Characteristics of the Housing Market

Number of Housing Units

Seattle added almost 12,000 units from the beginning of 2004 to June 2008

Figure 3-3: Number of Housing Units, Seattle



Source: Estimates from Seattle Department of Planning & Development, 2008.³

- Rapid pace of growth.** From the beginning of 2004 through June 2008, the number of housing units in Seattle increased by almost 12,000 or about 4%. Annual growth during these years averaged almost 3,000 units per year. Growth was particularly rapid during 2007, when approximately 3,700 housing units were added. A fast pace of growth continued during the first half of 2008, when an additional 1,900 units were permitted, bringing the total number of housing units in Seattle to approximately 296,000. High growth rates are expected to continue during the next two years as units now under construction are completed.
- Share of regional growth.** As indicated in Seattle's Comprehensive Plan, the City's 20-year household growth target for the period 2004 to 2024 is an additional 47,000 households. This represents the share of growth projected for King County that Seattle is planning for under the state Growth Management Act. Given the pace with which housing units have been added during the first four years of this period, the City is on track to meet these targets.

³ Notes: Housing unit estimates shown are for the end of each calendar year except for the 2008 estimate, which is current through the end of June. Unit estimates include vacant units as well as occupied units. The category of "Housing Units Added" during each year reflects the number of permits finalized.

Housing Condition

Earthquake safety a key issue for Seattle

- **Approximately 200 residential buildings may need seismic retrofitting.** A recent study commissioned by the City of Seattle's Department of Planning and Development (DPD) estimates that there are approximately 200 residential un-reinforced masonry buildings (URM's) in the city. Most of these buildings have not been seismically retrofitted.
- **Regulations may be changed.** Currently, Seattle requires seismic retrofits when a building is undergoing substantial alterations or significantly increasing the number of units in the building. However, given new scientific information about the risk of earthquake in Seattle and information about the number of URM's, decision makers are determining how to respond. One option may require all URM's to be seismically reinforced within a certain amount of time.
- **City-subsidized housing units are monitored and upgraded as needed.** The City of Seattle's Office of Housing has a long-standing practice of upgrading buildings in the existing low-income rental housing inventory. From this inventory, a total of 63 URM buildings containing 4,000 units have been identified. For these buildings, upgrades have included some level of seismic retrofits.

Overcrowding

About 1 in 20 households may live in overcrowded conditions

- **The year 2000 Census estimates that about 5% of all Seattle households were overcrowded.** According to a common measure of overcrowding employed by the Census Bureau, overcrowding occurs when a household must live with more than one person per bedroom. In both the 2000 Census and the 2006 American Community Survey (ACS), the estimated percentage of households living in overcrowded conditions is higher for renter households than for owners. The 2000 Census estimate for the share of renter households in overcrowded conditions is 7%, while in the 2006 ACS it is 3%. For owner households, the 2000 Census estimated that 2% were overcrowded, while the 2006 ACS estimated 1%.⁴ For comparison, the national rate of overcrowding is 5.75% of all households.⁵

⁴ The 2006 ACS provides a lower, but potentially less accurate overcrowding estimate of 1.6% of Seattle households. Even though the ACS data are more recent, the percentages from the last census may be a better estimate and suggest that the problem of overcrowding may be more significant in our city. ACS estimates have much larger relative margins of error than do estimates from the last decennial census. Additionally, the level of outreach to difficult-to-enumerate households—e.g., linguistically isolated households—has tended to be greater for the decennial census than for the ACS.

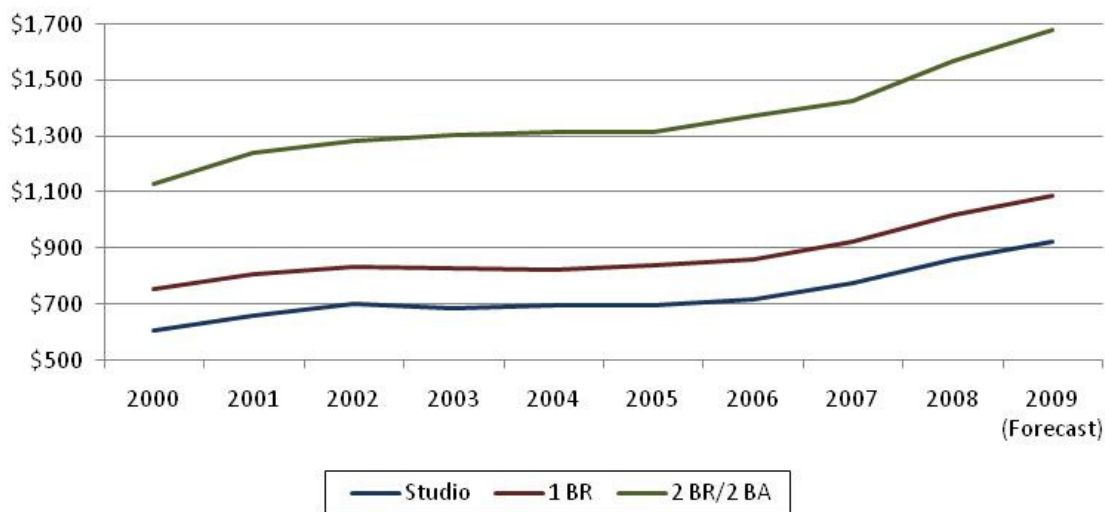
⁵ Source: Simmons, Patrick A., *Patterns and Trends in Overcrowded Housing: Early Results from Census 2000*, Fannie Mae Foundation Census Note 09, August 2002, p. 16.

3.1.3 Rental Market Characteristics

Rent Levels

Sharp increases since 2006 after several years of flat rents

Figure 3-4: Average Apartment Rents in Seattle



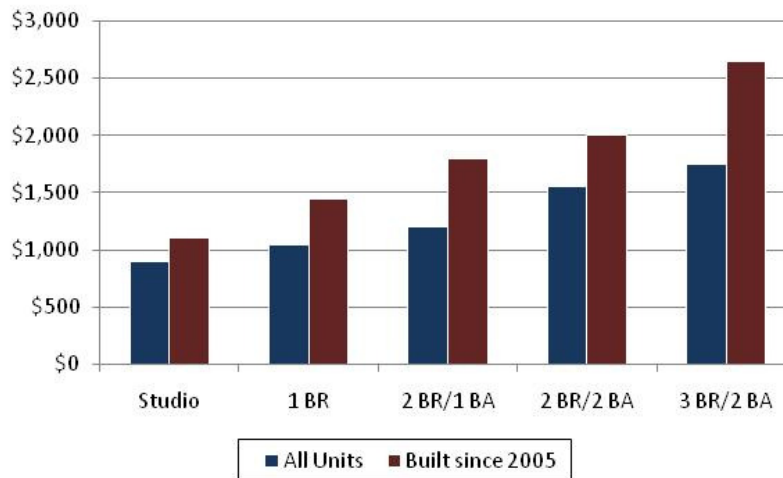
Source: Estimates from Dupre+Scott Apartment Advisors, Spring 2008.

Notes: Estimates are for market-rate apartments. Rents are not adjusted for inflation.

- **Average rents for apartments in Seattle held steady from 2002 to 2006**, but have begun to increase sharply over the last two years.
- **Studio.** The spring 2008 rent for the average studio was \$861, an 11% increase from 2007. A one-earner household would need an hourly wage of \$16.56 to afford the average studio rent.⁶
- **One Bedroom.** The spring 2008 rent for the average one bedroom apartment was \$1,015, a 10% increase from 2007. A one-earner household would need an hourly wage of \$19.52.
- **Two Bedroom.** The spring 2008 rent for the average two bedroom/two bath apartment was \$1,569, a 10% increase from 2007. For a one-earner household, this unit would require an hourly wage of \$30.17. A two-earner household with two full-time jobs averaging \$15.08 per hour could also afford the same apartment
- **Rents are anticipated to continue to rise.** Dupre+Scott Apartment Advisors forecasts that rents will climb 17% from April 2008 to December 2010. That is a 5.9% average annual increase.

⁶ Estimates of wages required to afford average rents are based on each earner working 40 hours per week. An affordable rent is considered to be any amount less than or equal to 30% of one month's earnings.

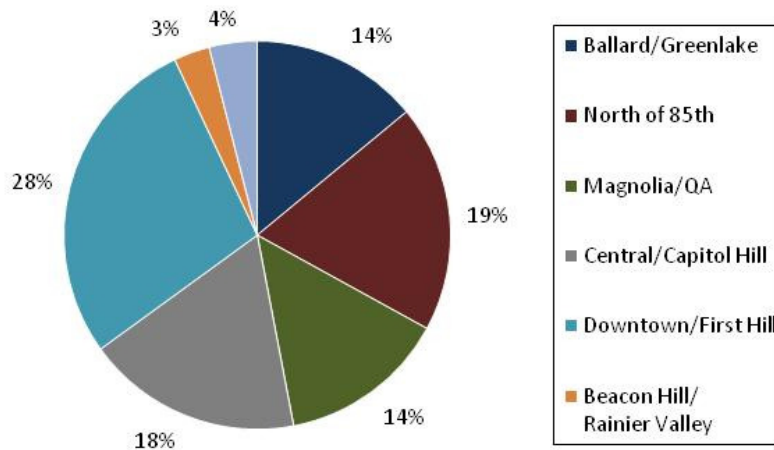
Figure 3-5: Average Rents by Age of Building



Source: Estimates from Dupre + Scott Apartment Advisors, Spring 2008.

- **Rents are higher in newer units.** As the chart above shows, rents for units of all types are significantly higher for newer units (those built since 2005).

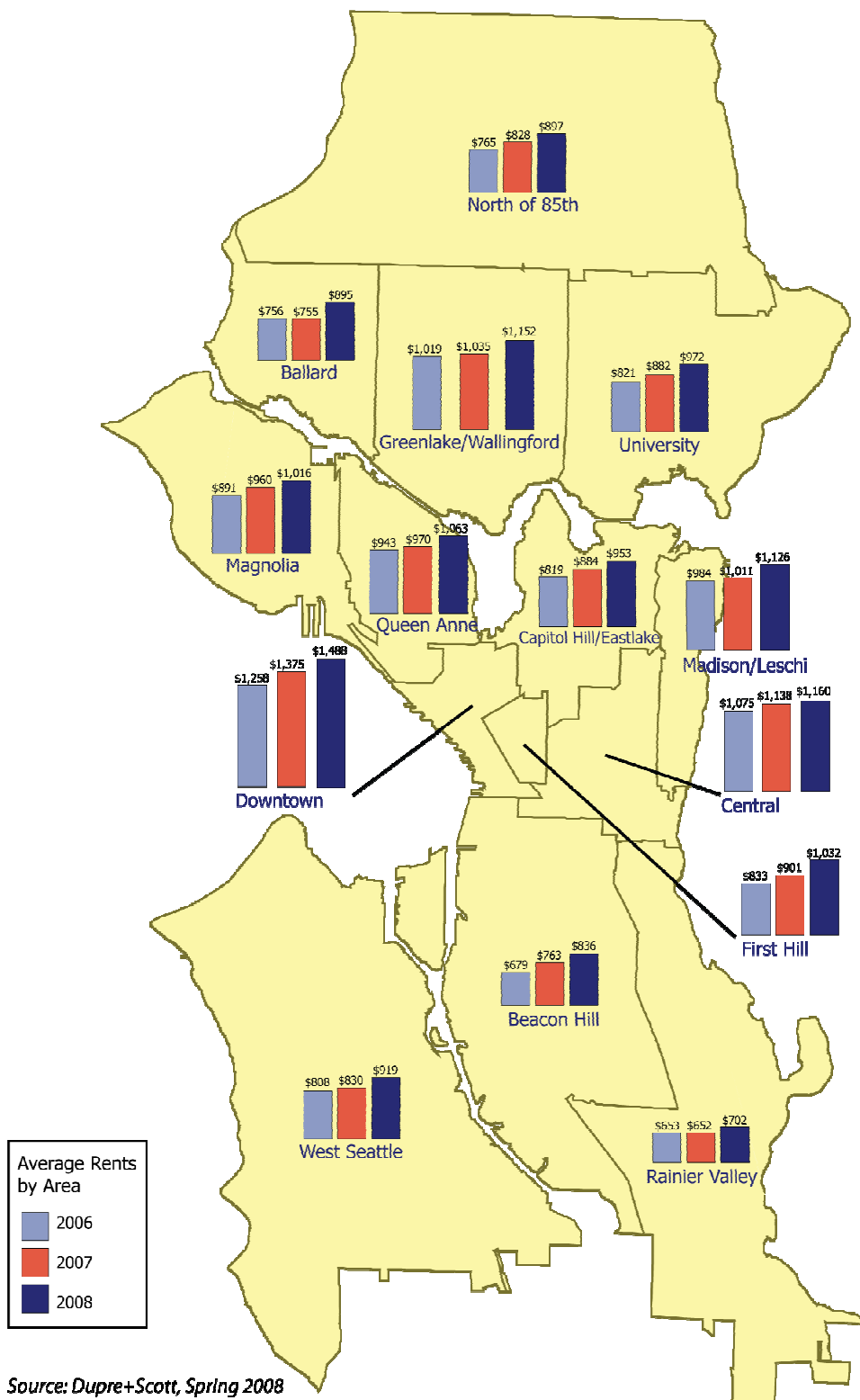
Figure 3-6: Distribution of Seattle Rental Units by Neighborhood, 2008



Source: Estimates from Dupre + Scott Apartment Advisors, Spring 2008.

- **Apartment availability varies by location.** Downtown and First Hill contain more than a quarter of all rental units (28%). North of 85th and Ballard/Greenlake contain one-third (33%). Fewer than 5% are located in either West Seattle or Beacon Hill/Rainier Valley.
- **Rents also vary by location.** The most affordable rents tend to be North of 85th and in Beacon Hill/Rainier Valley. As shown in the map on the next page, market rents average from a low of \$702 per month in Rainier Valley to over twice that amount (\$1,488 per month) in Downtown. Although apartments in South Seattle tend to be affordable to lower-income families, those neighborhoods do not have as many apartments relative to other, higher density areas in Seattle.

Overall Average Rent Levels by Neighborhood 2006 – 2008



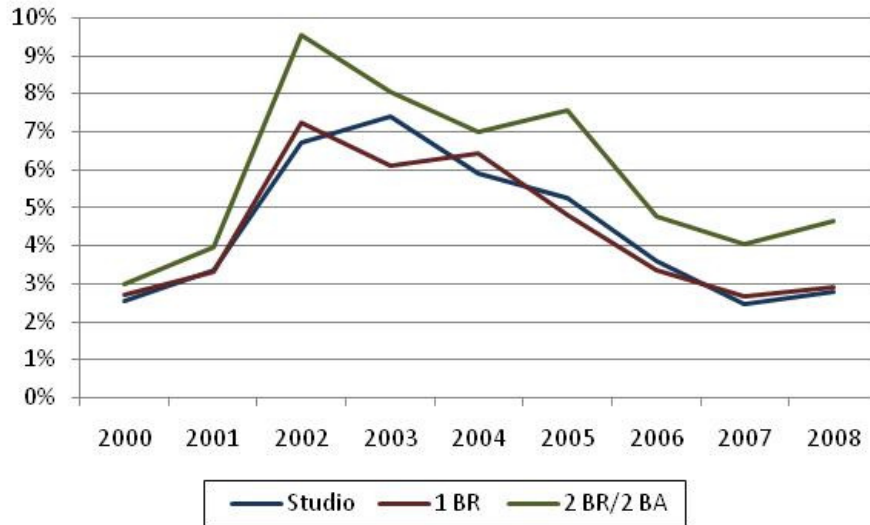
Source: Dupre+Scott, Spring 2008

Rents are not adjusted for inflation.

Vacancy Rates

Increased competition for apartments has driven up rents

Figure 3-8: Apartment Vacancy Rates



Source: Dupre + Scott Apartment Advisors, Spring 2008.

- **Vacancy rates were higher earlier this decade.** For most of the early years of the decade, apartment vacancy rates were well above 5%, a key factor in keeping rents stable.
- **Vacancy rates have declined sharply, causing rents to rise.** Since 2005, vacancy rates have declined sharply to an average of under 3% for all units combined. These very low vacancy rates have made it difficult for many to find an affordable apartment. The rental market has tightened in part because home prices and financing have made it difficult for many Seattle residents to purchase a home.

Rental Affordability

Many workers in the area cannot afford Seattle rents

Figure 3-9: Average Wages and Affordability of Average Rents



Source: Wage information for Seattle-Bellevue-Everett Metro area from State Employment Security Department, 2008; estimated average rents from Dupre+Scott Apartment Advisors, Spring 2008; affordability calculations by Seattle Office of Housing.

- Workers in a number of different occupations cannot afford a one bedroom apartment.** Five common Seattle occupations – food server, child care worker, retail salesperson, administrative assistant and paramedic – earn too little to afford the average one bedroom apartment. The average one bedroom apartment in Seattle requires an hourly wage of \$19.52. That requires an annual income of \$40,600 – over 70% of median income for a 1-person household.⁷
- Single-earner households, including single-parent families, often have difficulty affording a two bedroom/two bath apartment with wages in many common occupations.** In addition to the occupations mentioned in the prior example, the average wage paid to high school teachers in the Seattle area is not enough to afford a two bedroom/two bath apartment. The average two bedroom/two bath apartment in Seattle requires an hourly wage of \$30.17 in a full-time job, or an annual income of \$62,760.
- The average rent for a two bedroom/two bath apartment in Seattle is also not affordable for many two-earner households.** For example, two-earner households earning average wages in any combination of the first three occupations on the chart on the previous page would not be

⁷ Median income information based on the 2006 American Community Survey PUMS income distribution converted to 2008 dollars.

able to afford such a unit, even with both earners working full time.

Rental Affordability for Minimum Wage Workers *Those earning minimum wage cannot afford Seattle rents*

- **Rents are too high for minimum wage workers.** Seattle's average market rents are out of reach for workers with jobs paying Washington State's 2008 minimum wage of \$8.07 per hour. Even studio apartments would require two people working 40 hours a week, 52 weeks a year in order to avoid a housing cost burden. The table below summarizes those findings.
- **High rent levels can lead to poor quality of life.** Because of the disconnect between average rents and what a minimum wage worker earns, many low-income households must spend a large portion of their income on rent. This often means that very little is available for food, transportation, child care, and other expenses, and may leave low-income renters at risk of homelessness.

Figure 3-10: Impact of Seattle Rents on Minimum Wage Workers (\$8.07/hour)

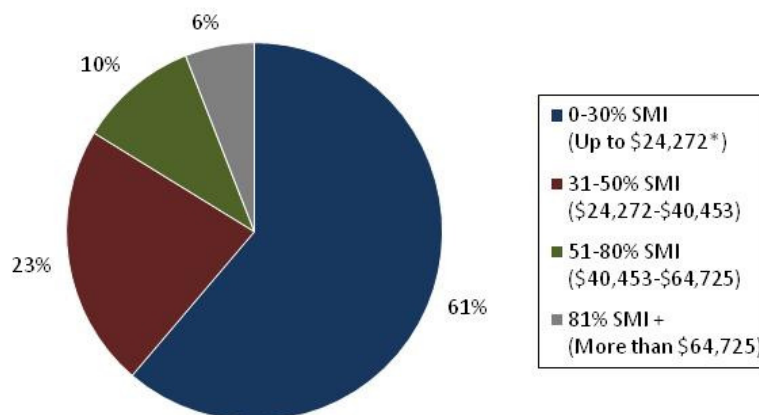
Unit Type	Monthly Rent	Recommended Monthly Wage to Afford Rent (at 30% of Income)	Hours Needed per Week to Afford Monthly Rent at Recommended 30% of Income	Number of Workers Needed at 40 Hours per Week
Studio	\$861	\$2,870	89	2.2
1 BR	\$1,015	\$3,383	105	2.6
2 BR/1BA	\$1,109	\$3,697	115	2.9
2 BR/2 BA	\$1,569	\$5,230	162	4.1
3 BR/2 BA	\$1,731	\$5,770	179	4.5

Source: City of Seattle Office of Housing, 2008.

Severely Cost Burdened Renter Households

More than 21,000 renter households pay more than half their income for rent

Figure 3-11: Income of Renter Households Paying More than Half of Income for Rent



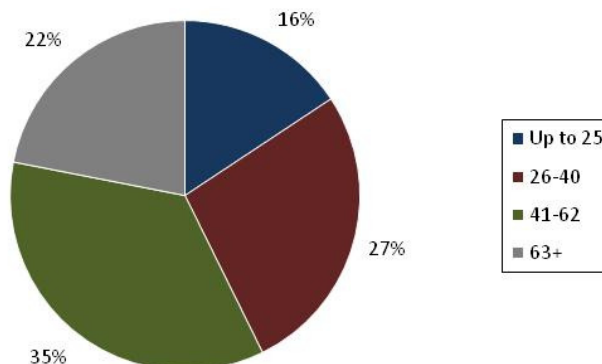
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households. Note that the U.S. Census Bureau does not have cost burden data for approximately 4,800 (or 4.2% of) of renter households. *Income figures are 2006 Seattle Median Income for two-person households, shown in 2008 dollars (see Note 1 at the end of the Housing Market section for more information). The dollar figures are included to show context only.

- **Roughly 18% of Seattle renter households pay more than half their income for rent.** The number of Seattle renter households paying more than half of their income for rent is estimated at 21,400 (not including one-person student households).
- **Severe cost burden is mostly borne by extremely low-income households.** The chart above shows the income levels of those who pay more than half their income for rent, demonstrating that the most severe housing cost burden is shouldered by extremely low-income households. Those with incomes between 0 and 30% of the Seattle median income make up more than 60% of the renter households in Seattle with a severe cost burden.
- **About 9% of Seattle renter households pay more than three-quarters of their income for rent.** The number of Seattle renter households paying more than three-quarters of their income for rent is estimated at roughly 10,600 (not including one-person student households). About eight in ten of these very severely cost burdened renter households have incomes between 0 and 30% of the Seattle median income.

Age of Householders in Severely Cost Burdened Renter Households

Older renters more likely to face a severe cost burden

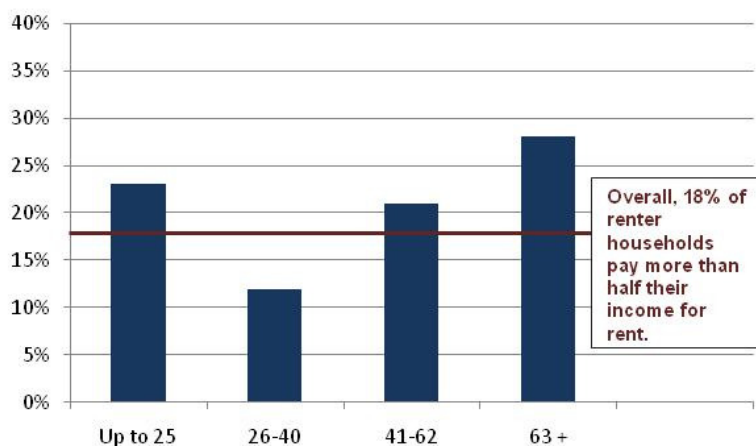
Figure 3-12: Age of Renter Householders Paying More than Half of Income for Rent



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Severely cost burdened renter households are divided among age groups.** About 16% of the severely cost burdened heads of household in the sample analyzed are 25 years old or younger. Another 27% are between 26 and 40; 35% are between 41 and 62; and 22% are older than 62.

Figure 3-13: Percentage of Renter Householders in Each Age Group Who Pay More than Half Their Income for Rent



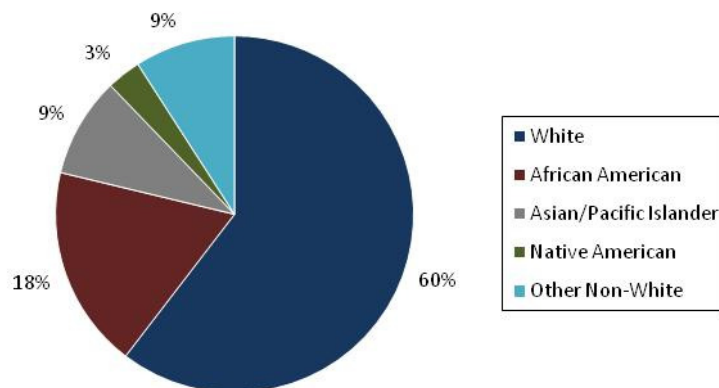
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Older renters are more likely to face a severe cost burden.** About 18% of the renter households in the American Community Survey sample analyzed faces a severe cost burden. However, several age groups in the sample face a higher than average likelihood of severe cost burden. Older renter households face the highest likelihood: 28% of renter households older than 62 face a severe cost burden. These older renters make up 15% of all renter households, but, as the pie chart at the top of the page shows, they make up 22% of all renters who face a severe cost burden.

Race of Householders in Severely Cost Burdened Renter Households

African American, Native American renters more likely to face a severe cost burden

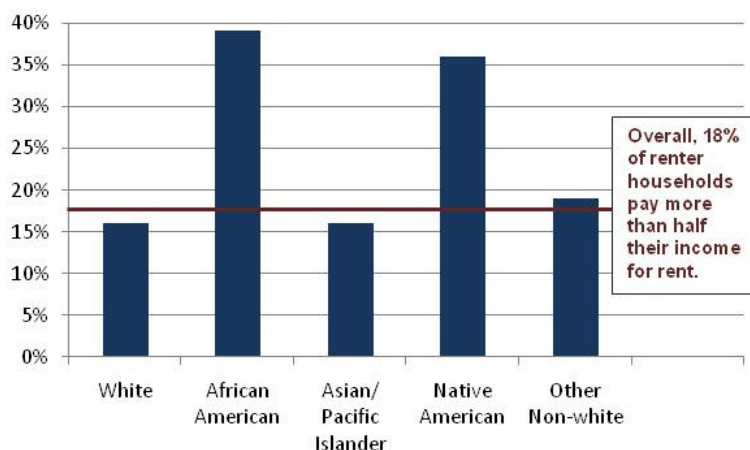
Figure 3-14: Race of Renter Householders Paying More than Half of Income for Rent



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Because most renters are white, most cost burdened renters are white.** In the sample analyzed, 60% of renter households with a severe cost burden are white. However, this is less than the proportion of white renters overall (70%).

Figure 3-15: Percentage of Renter Households in Each Race Group Who Pay More than Half Their Income for Rent



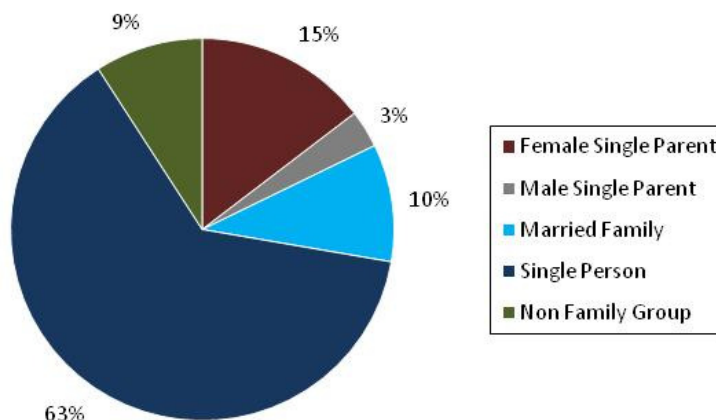
Source: US Census, 2006 American Community Survey. Analysis does not include one-person student households.

- **African American and Native American renters have a higher chance of facing a severe cost burden.** As noted previously, the analysis performed suggests that roughly 18% of renter households face a severe cost burden. However, some households are disproportionately more likely to be burdened by unaffordable housing costs: nearly 40% of African American renters and 36% of Native American renters face a severe cost burden. African American renter households make up only 9% of all renter households, but 18% of renters with severe cost burden. However, because there are more white renter households in Seattle overall, a higher absolute *number* of white households face a severe cost burden.

Type of Severely Cost Burdened Renter Households

Singles, female single-parent families more likely to face a severe cost burden

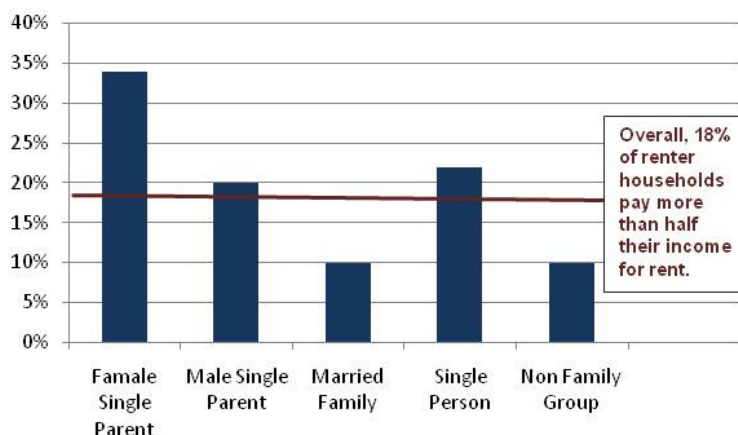
Figure 3-16: Type of Renter Households Paying More than Half Their Income for Rent



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **The largest group of severely cost burdened renters is single-person households.** In the data sample analyzed, single-person households make up 54% of all renter households, but make up 63% of renters with a severe cost burden.

Figure 3-17: Percentage of Renter Households of Each Type Who Pay More than Half Their Income for Rent



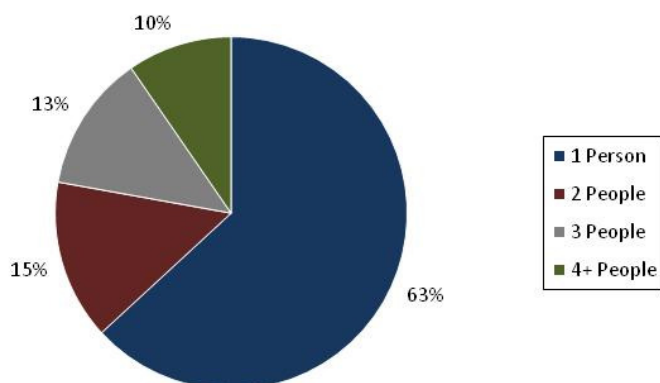
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Female-headed single-parent families are more likely to face a severe cost burden.** On average, a renter household in our sample had an 18% chance of facing a severe cost burden. Among female-headed single-parent families (who make up 8% of all renter households), about a third face a severe cost burden. As noted previously, single-person renters are less likely to face a severe cost burden (22% of single person renters) but because there are more of these households, their absolute numbers are higher.

Size of Severely Cost Burdened Renter Households

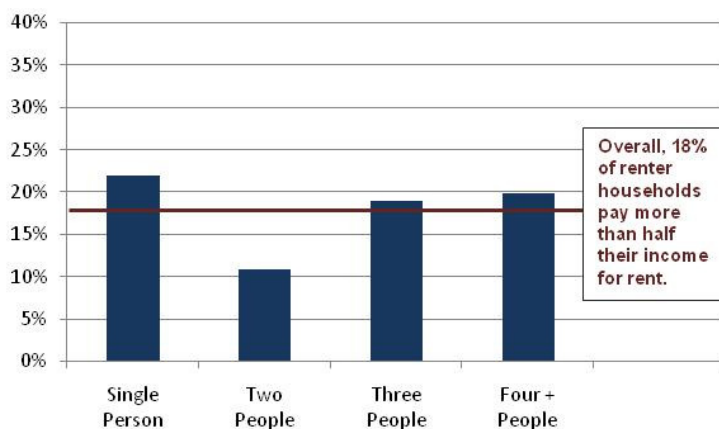
Single person households more likely and two-person households less likely, to face a severe cost burden

Figure 3-18: Size of Renter Households Paying More than Half Their Income for Rent



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

Figure 3-19: Percentage of Renter Households of Each Size Who Pay More than Half Their Income for Rent



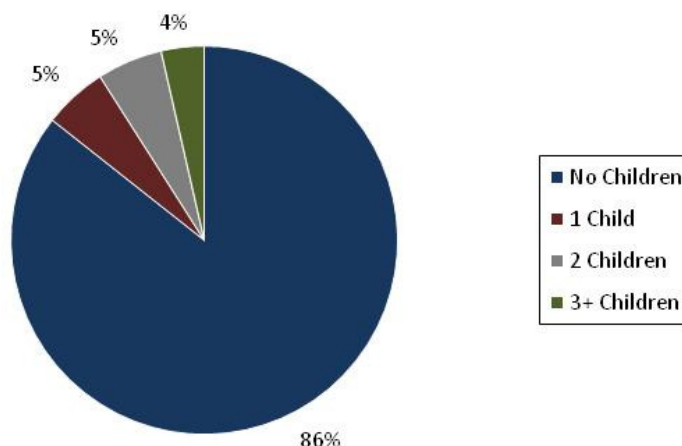
Source: US Census, 2006 American Community Survey. Analysis does not include one-person student households.

- **Single-person households in the sample analyzed are more likely to face a severe cost burden.** While 18% of renter households overall face a severe cost burden, 22% of single-person households face a severe cost burden; 20% of households with four or more people face a severe cost burden.
- **Fewer two-person households face a severe cost burden.** A comparatively small share (11%) of the two-person households analyzed face a severe cost burden.

Number of Children in Severely Cost Burdened Renter Households

Singles, large families more likely to face a severe cost burden

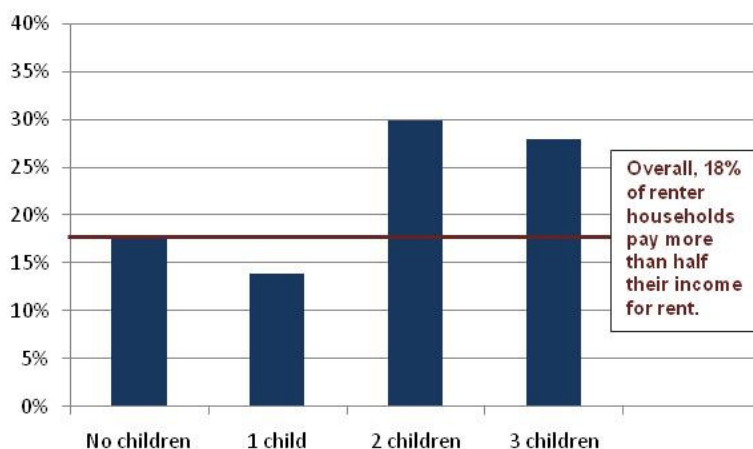
Figure 3-20: Number of Children in Severely Cost Burdened Renter Households



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Most severely cost burdened renter households do not have children.** Renters without children make up 87% of all renter households, and 86% of severely cost burdened renter households.

Figure 3-21: Percentage of Renter Households Paying More than Half Their Income for Rent by Number of Children



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

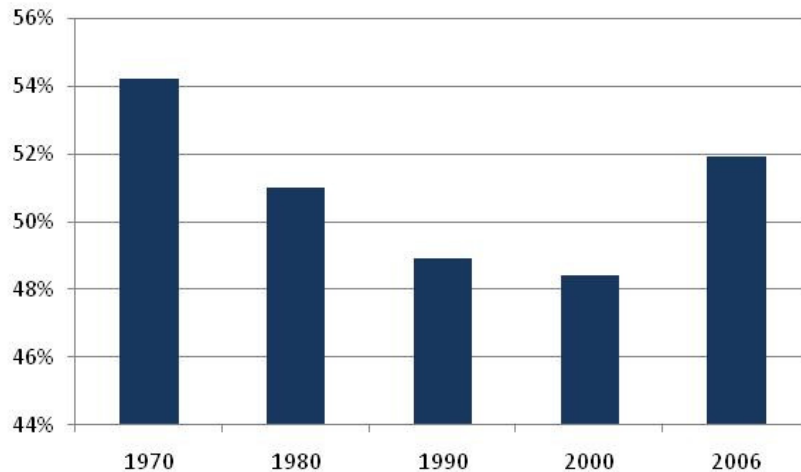
- **Households with two or more children are more likely to face a severe cost burden.** Overall, 18% of renter households face a severe cost burden. Families in the sample with two or more children are more likely to face a severe cost burden (30% of those with two children, 28% of those with three or more children). However, because there are fewer renter households with children, they make up a lower absolute number of those with severe cost burden.

3.1.4 Homeownership Market Characteristics

Homeownership Rate

Seattle's homeownership rate is above 50% for the first time since 1980

Figure 3-22: Estimated Percentage of Seattle Households That are Owners



Source: U.S. Census, 1970, 1980, 2000; U.S. Census American Community Survey, 2006.

- **Homeownership rates have increased nationally.** Nationally, since 1940, the trend of increasing homeownership rates was interrupted only during the 1980s. Census Bureau estimates indicate that the nation's homeownership rate increased further between the 2000 Census and the 2006 American Community Survey (from 66.2% to 67.3%, +/- 0.1%).
- **Between 2000 and 2006, Seattle reversed a three-decade-long trend, and joined the national trend of rising homeownership rates.** Seattle's homeownership rate fell between the 1970 Census and the 2000 Census, but increased between 2000 and 2006. In 2006, the U.S. Census Bureau's annual American Community Survey estimated that the homeownership rate in Seattle was once again above 50% (to 51.9%, +/-1.4%). This marked the first time since 1980 that more than half of Seattle households were homeowners. Factors behind the increase in Seattle's homeownership rate since 2000 included several of the same factors that drove increases in homeownership in the nation as a whole, even in the face of increasing home prices: creative financing mechanisms that required lower down payments, adjustable mortgage rates, and the development of smaller, more affordable condominiums and town homes.
- **The trend toward rising homeownership rates is beginning to stall nationally and may also begin to do so locally.** National homeownership rates, as estimated by the Census Bureau's Housing Vacancy Survey, peaked in the second quarter of 2004 and have fallen five of the last seven quarters. Tightening lending requirements and increasing foreclosures may cause Seattle's homeownership rate to remain steady or even decline over the next several years.

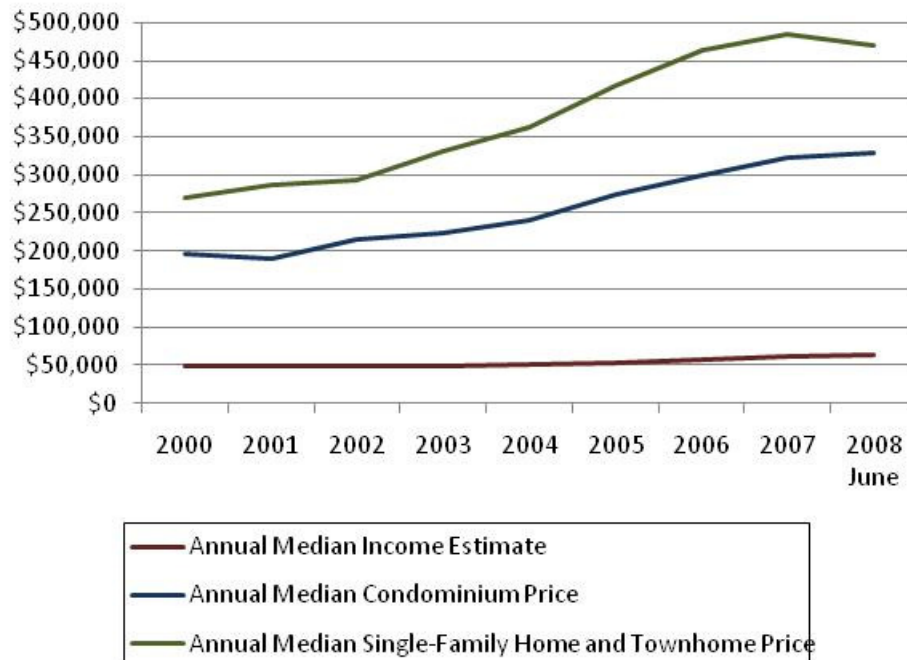
- **Area foreclosures have increased.** Following national trends, foreclosures in King and Snohomish Counties have begun to increase. According to information collected by RealtyTrac, an Irvine, California, company, 1,030 properties in the two-county area had foreclosure filings in July 2008, up 41% from July 2007 and 13% from June 2008. The Seattle area's foreclosure rate has been lower than the median for other cities tracked, however.⁸

⁸ Cohen, Aubrey, "Foreclosures up 13% from June, 41% from 2007, realty report shows," *Seattle Post-Intelligencer*, August 14, 2008.

Housing Sales Prices

Buying a home, especially a single-family home or townhome, remains out of reach for many households

Figure 3-23: Home Sale Prices and Household Incomes in Seattle



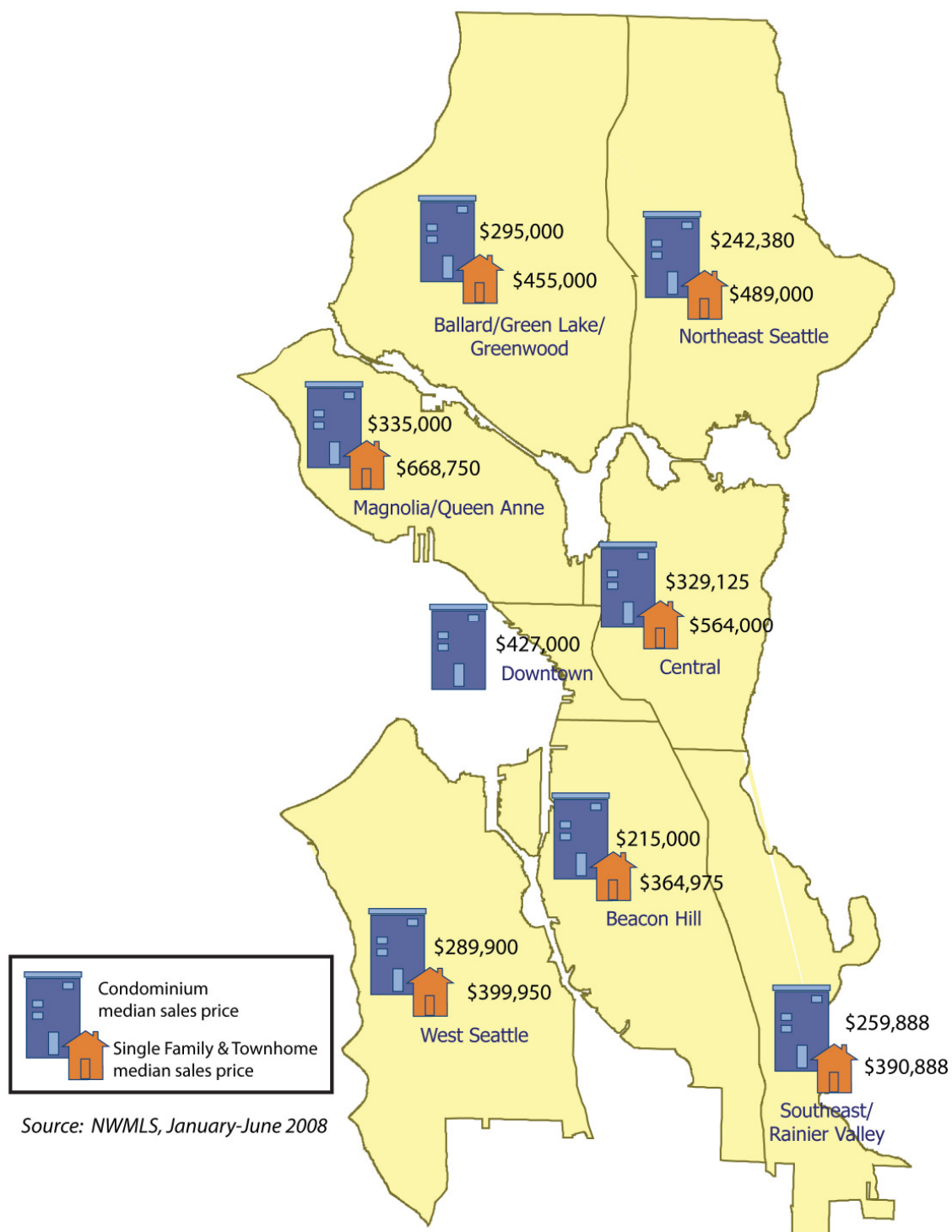
Source: Sales prices for existing and new construction homes from Northwest Multiple Listing Service; income estimates from Seattle Finance Department.⁹ Note: Figures not adjusted for inflation.

- **Home price increases have outpaced wages.** In 2000, the estimated median household earned \$48,981; by 2008, a rough projection is that median income increased 31%, to roughly \$64,000 per year. Meanwhile, in 2000, Seattle's median single family home price, per the Northwest Multiple Listing Service, was \$270,575; less than a decade later, the median single family home price had increased 73%, to \$468,775.
- **Home prices are beginning to go down.** The cost of the median-priced home in Seattle reached nearly \$500,000 in the second quarter of 2007. Median home prices declined 7% between June 2007 and March 2008, to \$462,000, but have since increased slightly, to \$468,775 in June 2008.
- **Condominium prices continue to increase.** The cost of the median priced condo in Seattle increased from \$298,125 in 2006 to \$323,100 in 2007 to \$328,625 in June 2008.

The map on the next page shows median home and condominium sales prices by neighborhood for January through June 2008.

⁹ Income estimates are rough. These are based on the 2000 Census and 2006 American Community Survey, with rates of change based on per capita income growth estimates and forecasts from the Puget Sound Economic Forecaster, June 2008.

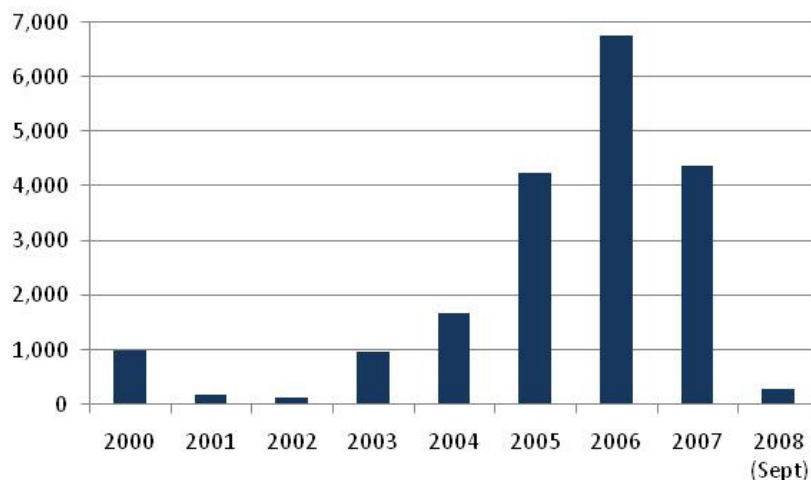
**Figure 3-24: Seattle Median Home and Condominium Prices
(Existing & New Construction Combined)**



Condominium Conversions

Condominium conversions peaked in 2006 and have dropped sharply since then

Figure 3-25: Seattle Condominium Conversions



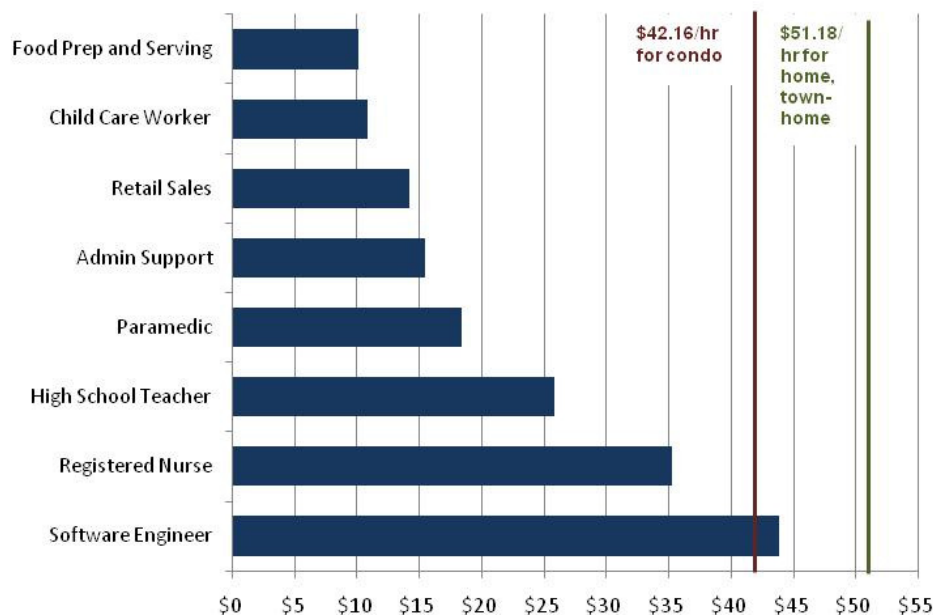
Source: Dupre+Scott Apartment Advisors, Condominium Conversion and Reconversion Lists, 9/5/08.

- **Condominium conversions peaked in 2006.** Condominium conversions (the conversion of rental units into ownership units) increased steadily during the early years of the decade, peaking in 2006 with 6,756 conversions. Market analysts note that the increasing number of condominium conversions in Seattle contributed to rising rents during that period.
- **Conversions dropped sharply in 2007 and 2008.** The number of condominium conversions dropped as the housing market slowed. Conversions dropped 35% in 2007 from the previous year's total, to 4,380 conversions; and in 2008 through the end of August, there have been only 291 condo conversions.
- **Some condominium units are now being reconverted to rental.** As the for-sale housing market has slowed during 2007 and 2008, 436 units that had been converted to condominiums have actually been reconverted to rental units. The reconversions provide further evidence of Seattle's strong rental market.

Ownership Affordability

Many Seattle workers cannot afford to own a home

Figure 3-26: Average Wages and Affordability



Source: Wage information for Seattle-Bellevue-Everett Metro area from State Employment Security Department, 2008; median home sale prices for January-June 2008 from Northwest Multiple Listing Service; affordability calculations by Seattle Office of Housing

- **Many workers cannot afford to buy a condominium.** Only one of the common Seattle occupations listed above – a computer software engineer – pay enough, on average, for a single job holder to afford the median-priced Seattle condo (\$352,300 as of June 2008). Even many two-earner households cannot afford to purchase the median priced condominium, which requires an hourly wage of \$42.16. This translates into an annual income of \$87,700 – 135% of the HUD-published median income for a 2-person household.¹⁰
- **Single-family homes and townhomes are even less affordable.** The median-priced home in Seattle (\$484,025) requires an hourly wage of \$51.18 to be affordable. Workers in any of the common occupations listed above cannot afford to purchase this median-priced home with the average wages that employers in the Seattle area pay persons in these occupations. Some combinations of occupations in a two-earner household can afford a median-priced house or townhome; but others cannot. For example, a registered nurse and a retail sales clerk would earn just enough to afford the median-priced home, but a child care worker and paramedic's combined income would not be high enough. Ensuring an affordable mortgage payment for such a home would require an annual income of \$106,500 – 145% of the HUD-published median income for a 3-person household.¹¹

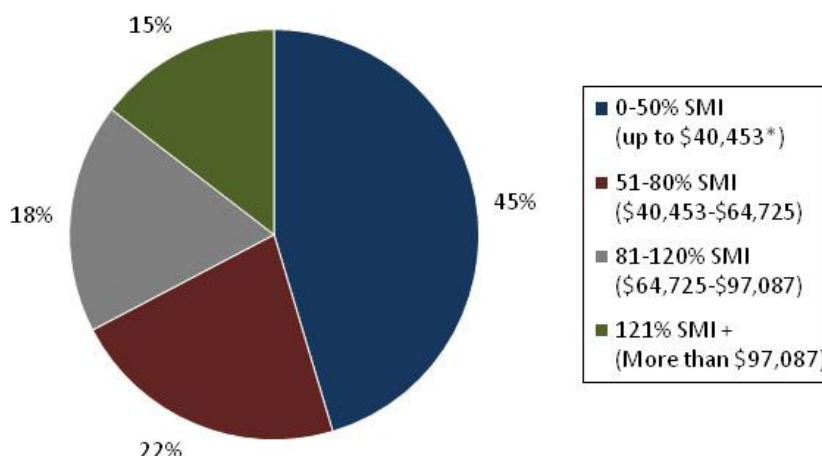
¹⁰ Affordability analysis assumes 0.876% of assessed value for annual taxes; \$45 per month insurance; \$300 per month condo fees; 6.24% 30-year fixed rate mortgage; and 35% front end ratio (housing costs as percent of gross income).

¹¹ Assumes 0.876% of assessed value for annual taxes; \$65 per month insurance; 6.24% 30 year fixed rate mortgage; and 35% front end ratio (housing costs as percent of gross income).

Severely Cost Burdened Owner Households

More than 18,000 homeowners pay more than half their income for housing costs

Figure 3-27: Income of Owner Households Paying More than Half of Income for Housing



Source: US Census, 2006 American Community Survey PUMS. Totals do not include one-person student households.

Note that the U.S. Census Bureau does not have cost burden data for approximately 270 (or 0.2% of) owner households.

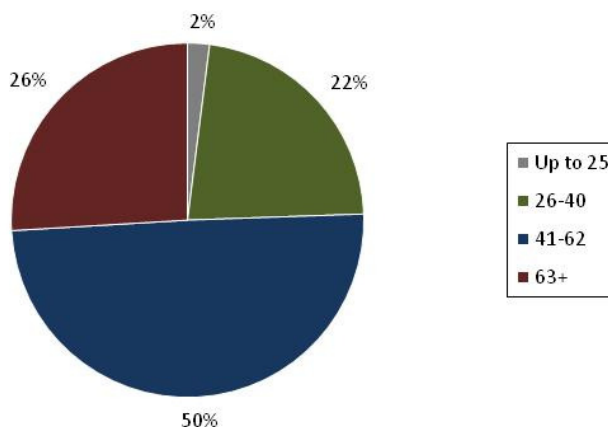
*Income figures are 2006 Seattle Median Income for two-person households, shown in 2008 dollars (see Note 1 at the end of the Housing Market section for more information). The dollar figures are included to show context only.

- **American Community Survey PUMS data suggest that about 14% of Seattle homeowners pay more than half their income for housing costs.** Based on this analysis, the number of Seattle homeowner households paying more than half of their income for housing costs is estimated at about 19,000 (not including one-person student households). The estimates regarding cost burden among homeowners includes owner households who currently have a mortgage, as well as those who do not.
- **Severe cost burden is distributed among income groups.** The chart above shows the income levels of homeowner households who pay more than half their income for housing costs: 67% of those households earn 0-80% of the Seattle median income, but another 33% earn more than 80% of median income.
- **Homeowners with a severe cost burden are at greater risk of foreclosure.** Households who must pay more than half their income for housing, particularly those with low incomes, may find it difficult to make payments on their mortgage and therefore may be at risk of foreclosure. As previously discussed, foreclosure rates are currently on the rise in Seattle, as they are in the nation as a whole.

Age of Householders in Severely Cost Burdened Owner Households

Most severely cost burdened homeowners are older than 40

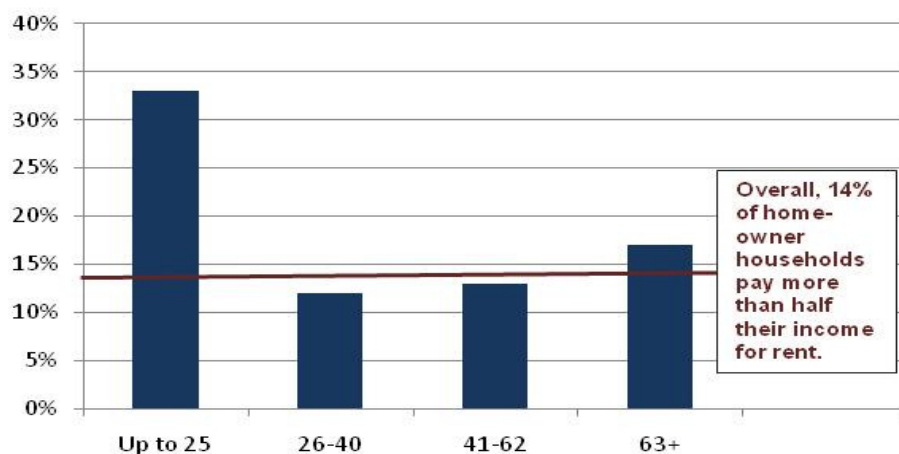
Figure 3-28: Age of Homeowner Householders Paying More than Half of Income for Housing



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Most of the homeowners who are severely cost burdened are older than 40, because most homeowners overall are older than 40.** In the sample analyzed, three-quarters of severely cost burdened heads of homeowner household are in the 40+ age group. About a quarter (26%) of severely cost burdened homeowner households are headed by someone older than 62, while these households make up only 21% of all homeowner households.

Figure 3-29: Percentage of Homeowner Householders in Each Age Group Who Pay More than Half Their Income for Housing



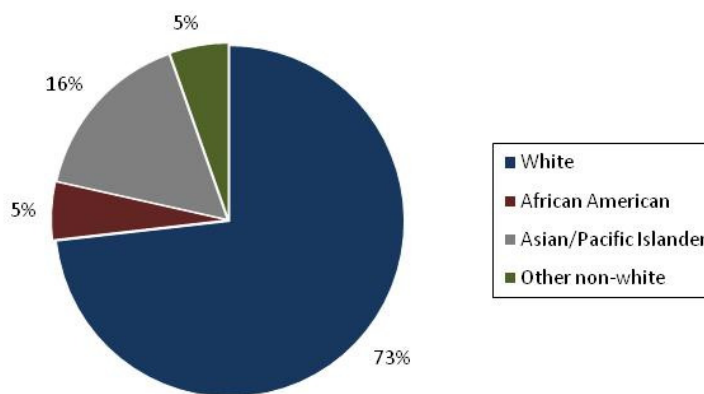
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Young homeowners are most likely to face a severe cost burden, but their absolute numbers are small.** Among homeowners younger than 25 (only 0.3% of the sample analyzed), about one-third face a severe cost burden.

Race of Severely Cost Burdened Homeowner Households

Non-white homeowners more likely to face a severe cost burden

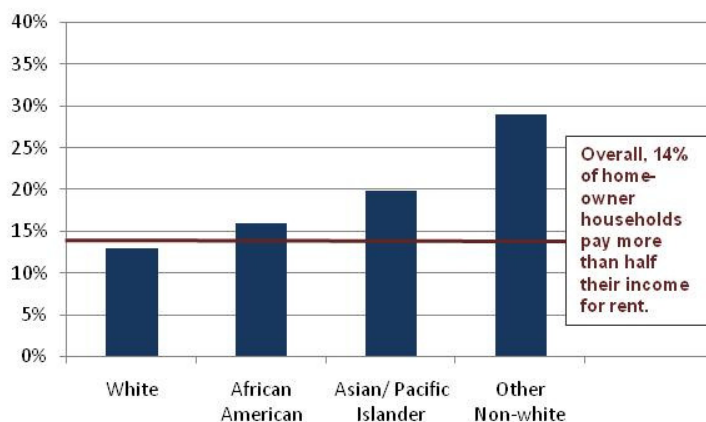
Figure 3-30: Race of Homeowner Householders Paying More than Half of Income for Housing



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Most homeowner households in Seattle are white, so most owner households with severe cost burden are white.** White homeowners make up 73% of all homeowners who face a severe cost burden in the sample analyzed. However, that is less than the proportion of white homeowners overall (81%).

Figure 3-31: Percentage of Homeowner Householders in Each Race Group Who Pay More than Half Their Income for Housing



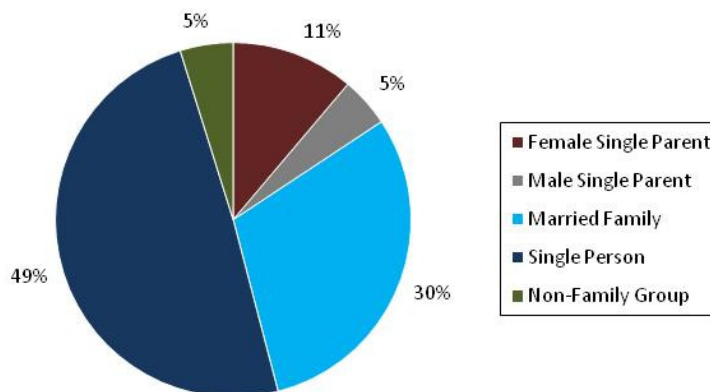
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Non-white homeowners are more likely to face a severe cost burden.** Overall, 14% of homeowner households face a severe cost burden. Non-white homeowners are more likely to face a severe cost burden. However, because a relatively small proportion of the homeowners in Seattle are of a race other than white, the absolute *number* of cost-burdened non-white homeowners is relatively low.

Type of Severely Cost Burdened Homeowner Households

Single parent and single homeowners most likely to face a severe cost burden

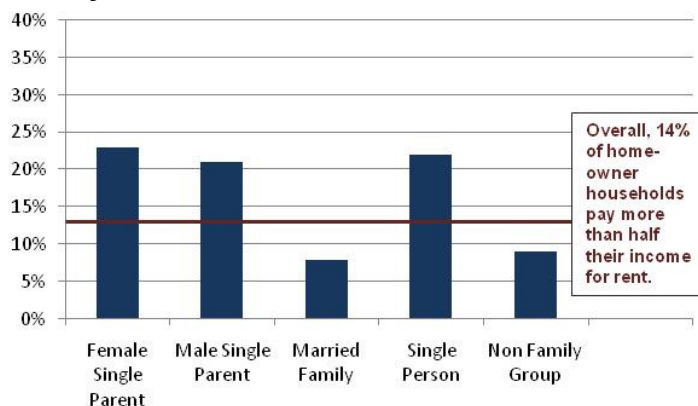
Figure 3-32: Type of Homeowner Households Paying More than Half of Income for Housing



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- Single-person households are most likely to be severely cost burdened.** In the sample analyzed, nearly 50% of homeowner households paying more than half of their income for housing are single-person households (By contrast, single-person households made up only 31% of the owner households in the sample.) Another 30% of severely cost burdened households are married families (with or without children), although married families make up 51% of all owner households. Female-headed single parent households make up 11% of those with severe cost burden.

Figure 3-33: Percentage of Homeowner Households of Each Type Who Pay More than Half Their Income for Housing



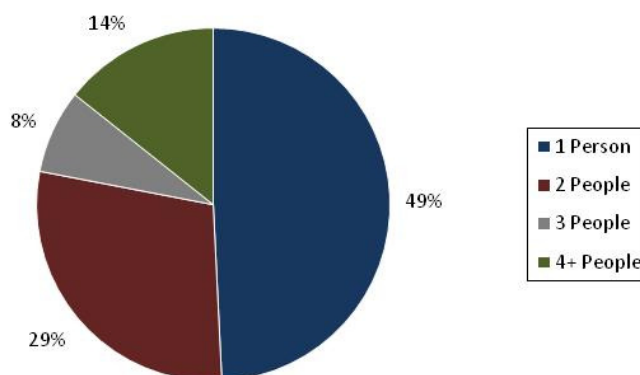
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- Single-parent families and single homeowners are most likely to face a severe cost burden.** Overall, 14% of homeowner households face a severe cost burden. Among single-parent families, however, an estimated 23% (female-headed) and 21% (male-headed) face a severe cost burden; 22% of one-person households face a severe cost burden.

Size of Severely Cost Burdened Homeowner Households

Single homeowners most likely to face a severe cost burden

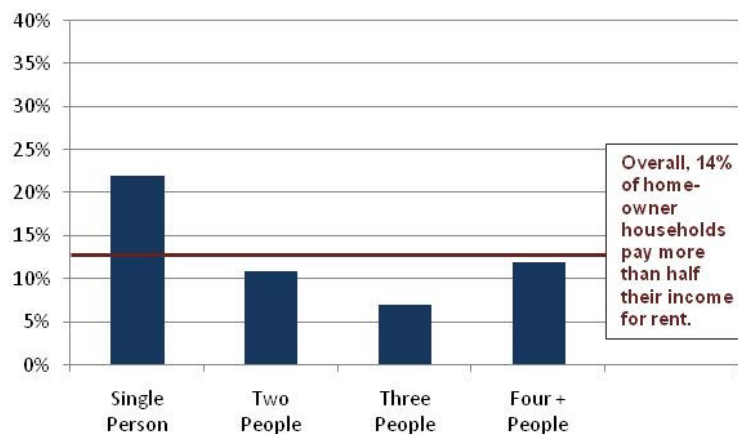
Figure 3-34: Size of Homeowner Households Paying More than Half of Income for Housing



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **One-person households make up the largest proportion of severely cost burdened owner households.** As noted previously, while less than one-third of all homeowner households in the sample reviewed are single-person households, they make up 49% of those with a severe cost burden. Households with two people make up 37% of all owner households, but only 29% of those with a severe cost burden.

Figure 3-35: Percentage of Homeowner Households of Each Size Who Pay More than Half Their Income for Housing



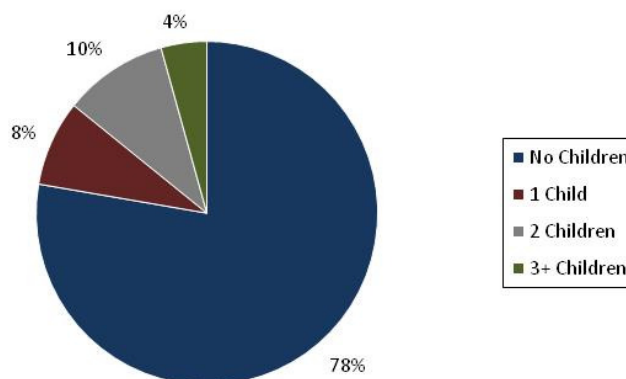
Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Single-person homeowner households are more likely to face a severe cost burden.** Overall, 14% of homeowner households face a severe cost burden. Among single-person owner households, 22% face a severe cost burden, a higher rate than for any other size of owner household.

Children in Severely Cost Burdened Homeowner Households

Singles, large families most likely to face a severe cost burden

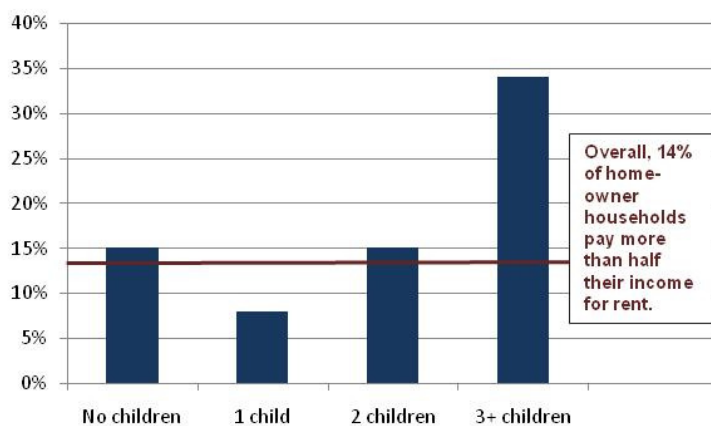
Figure 3-36: Number of Children in Homeowner Households Paying More than Half of Income for Housing



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **The majority of severely cost burdened owner households do not include children, just as the majority of owner households overall do not include children.** Owner households without children make up 75% of all homeowner households, and 78% of owners with severe cost burden.

Figure 3-37: Likelihood of Severe Homeowner Cost Burden by Number of Children



Source: US Census, 2006 American Community Survey PUMS. Analysis does not include one-person student households.

- **Households with three or more children are more likely to face a severe cost burden.** Overall, 14% of homeowner households face a severe cost burden. Among homeowner households, approximately 2% have three or more children, but 34% of these larger families face a severe cost burden. Because so few families have this many children in Seattle, however, their absolute numbers are relatively low.

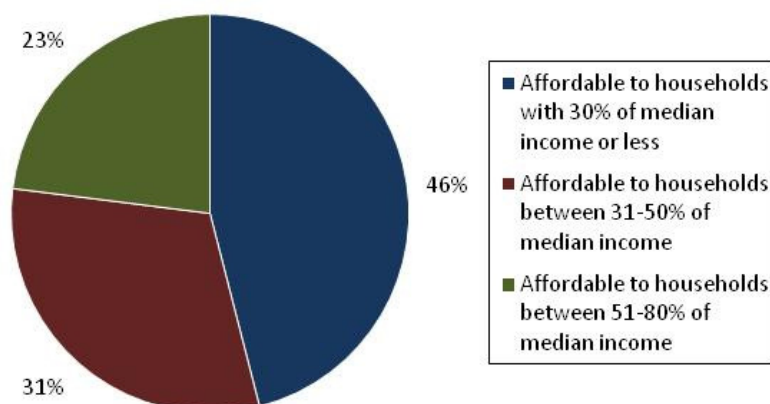
3.1.5 Subsidized Housing: Numbers and Location

Total Subsidized Rental Housing Units

Nearly 16% of rental stock is subsidized

- **Seattle has an estimated 22,000 subsidized rental housing units.** Seattle has a strong network of non-profit housing developers in addition to the Seattle Housing Authority, one of the best public housing authorities in the nation. Together, the federal government, state, county and city governments, and private organizations have funded an estimated 22,000 subsidized rental housing units for low-income families and individuals. These units are located throughout the city, with the highest concentration in downtown.

Figure 3-38: Affordability of Subsidized Rental Units in Seattle

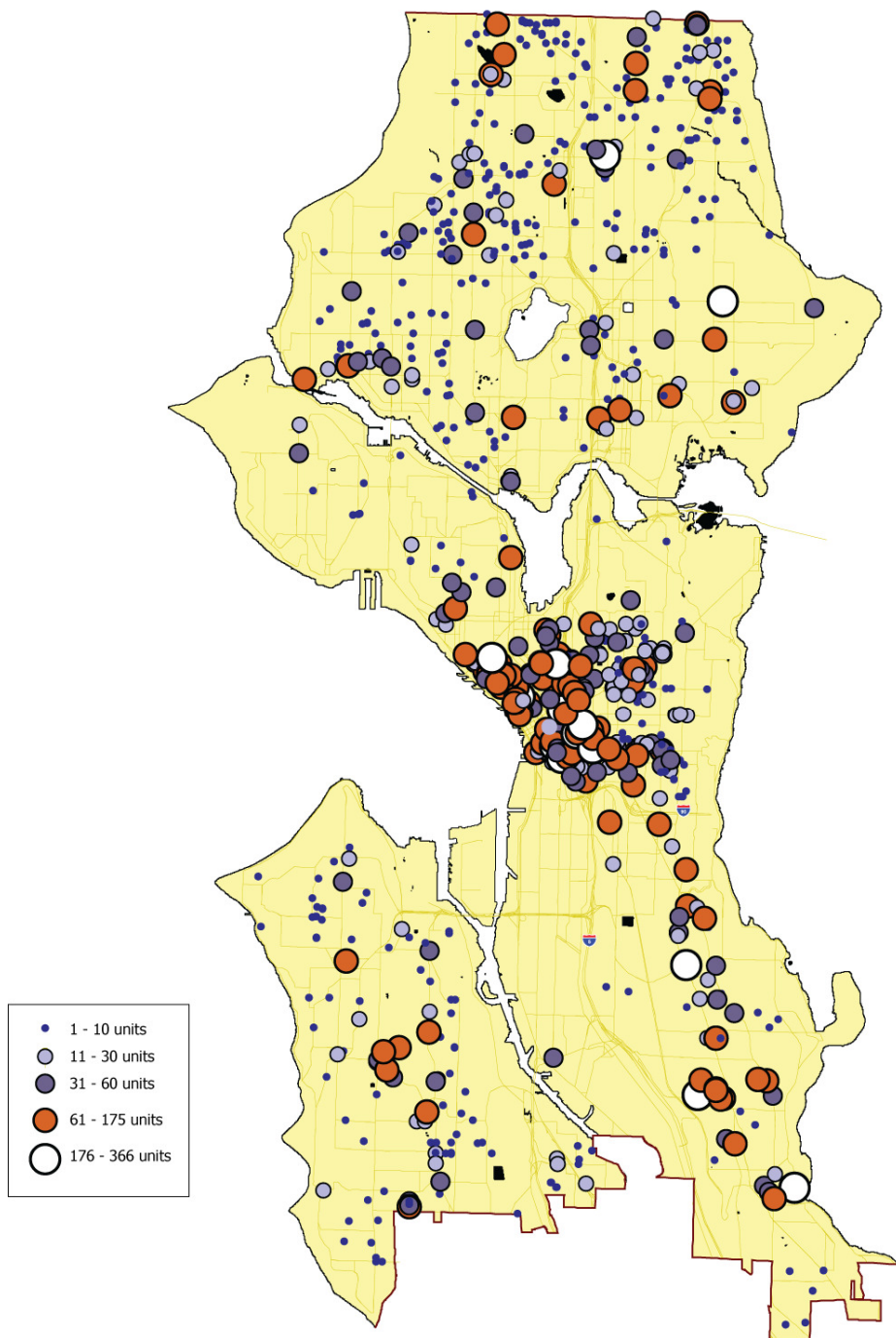


Source: Seattle Office of Housing, 2006.

Note that median income levels are HUD-designated, and differ from ACS median income for City of Seattle.

- **The majority of subsidized rental units are affordable to those earning less than half the median income.** More than three-quarters of all subsidized housing units in Seattle are affordable to households earning 0-50% of median income: nearly half are affordable to households earning less than 30% of median income.

Figure 3-39: Subsidized Housing in Seattle



Subsidized Housing in Seattle

*Note that tenant-based voucher locations are not shown on this map due to privacy laws.
Source: Seattle Office of Housing, 2008*

City of Seattle and Seattle Housing Authority Units

Local voters have supported production of subsidized housing

- **City of Seattle housing production.** The Seattle Office of Housing has used Seattle voter-approved housing levy proceeds, federal funds and other subsidies to secure over 9,600 low-income units in 261 buildings. The following chart breaks the portfolio down by income limits of households served:

Figure 3-40: Low-Income Rental Housing Funded by the City of Seattle	
0-30% AMI	4,965
31-50% AMI	3,182
51-80% AMI	1,508
Total	9,655

Source: Seattle Office of Housing, Spring 2008.

- **Seattle Housing Authority (SHA) owns or manages 7,800 rental units** and administers over 6,000 Housing Choice Vouchers. Among SHA programs, 81 to 96% of households have incomes below 30% AMI.

Figure 3-41: Seattle Housing Authority Housing Resources, 2008 (excluding vouchers)	
Section 8 New Construction	100
Low-Income Public Housing	5,250
Seattle Senior Housing Program	993
HOPE VI non-public rental housing	423
Other affordable housing	1,008
SHA managed, owned by others	37
Total	7,811

Source: Seattle Housing Authority, FY 2007 Moving To Work Annual Report, p. 21.

SHA classifies the condition of its units as good. SHA is midway through “homeWorks,” an effort to renovate 22 public housing high-rises. This renovation project has been funded from a combination of low-income housing tax credit investment and bonds, and will be repaid using a portion of the public housing capital grant from HUD over the next 20 years. Projects funded through “homeWorks” include exterior repairs, mechanical systems replacement, and common area improvements. Phase I construction was completed during FY 2007, Phase II construction is anticipated to be completed during 2008, and Phase III construction will begin during 2008.¹²

¹² SHA, *Moving to New Ways Annual Plan*, 2008, p. 26.

No units are anticipated to be lost. SHA does not anticipate losing any public housing units from this inventory. The number of public housing units owned by SHA reflects past reductions approved by HUD. SHA anticipates completing 50 units at High Point in early 2009 and will complete 122 scattered site replacements in 2008.

SHA will add 263 accessible units by 2014. As a result of a Voluntary Compliance Agreement signed with HUD in November 2007, SHA will make 263 public housing units fully compliant with the Uniform Federal Accessibility Standards (UFAS) by 2014: 101 units are due in 2008; 41 units in 2009; 13 units in 2010; 32 units in 2011; 42 units in 2012; 20 units in 2013; and 14 units in 2014.

Residents play an active role at SHA. SHA Community Builders work with interested residents to form and sustain duly-elected resident councils and issue-specific work groups to work with management on issues of common interest. In addition, most communities send representatives to the Joint Policy Advisory Committee, with whom SHA regularly consults on major policy issues. Residents are involved in planning for the use of HUD's Resident Participation Funds.

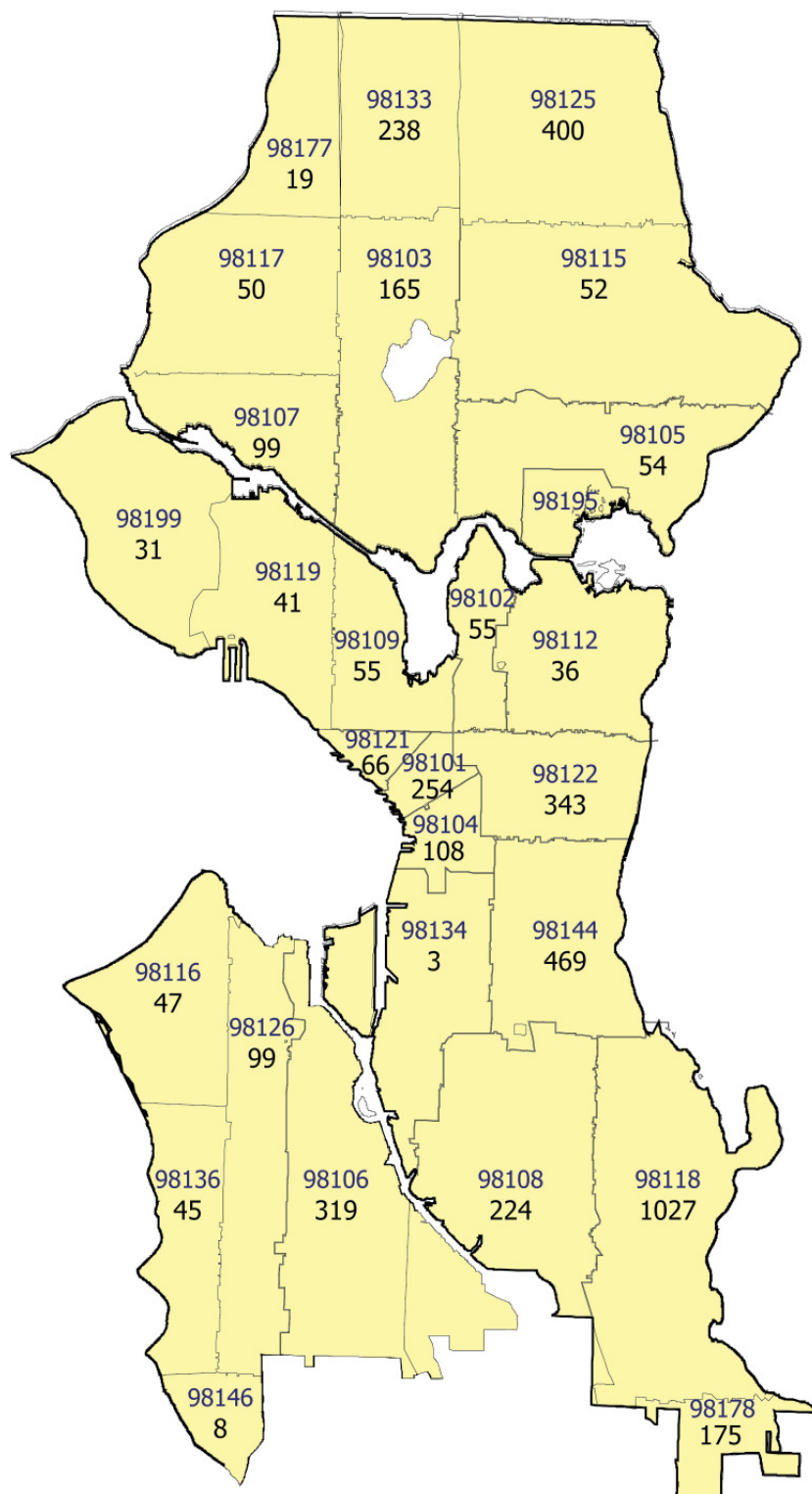
Housing Choice Vouchers

Over 6,000 vouchers are being used

- **Over 6,000 tenant- and project-based housing choice vouchers are currently in use in Seattle.** Seattle has a waiting list for Housing Choice Vouchers. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common. In fact, a public housing authority may close its waiting list when it has more families on the list than can be aided in the near future. The Section 8 waiting list in Seattle was opened for the first time in three years in May 2006 and then again in May 2008.
- **Housing Choice Voucher holders are chosen via lottery.** Providing additional evidence of Seattle's affordable housing crisis, this spring 12,400 entered a lottery for 4,000 waiting list positions for Seattle Housing Authority's Housing Choice Voucher program.
- **Housing Choice Voucher holders have very low incomes.** The average income of tenant based voucher holders is \$13,448. Tenants of units funded in part through project-based vouchers have significantly lower incomes, although they increased by more than 6% for the third year in a row to an average of \$9,009 in FY 2007.¹³
- **In many cases, vouchers are “project-based” with existing subsidized housing units to provide additional support to extremely low-income households.** In 2001, SHA adopted a project-basing policy designed to support extremely low-income and homeless households. As part of SHA's Moving to Work agreement with HUD, SHA may raise the maximum percentage of vouchers that may be project-based. SHA will also continue piloting the “provider-based” program that ties supportive services with housing subsidy. Project-based units are spread throughout the city, not clustered in certain neighborhoods.
- **Unlike project-based vouchers, Housing Choice Vouchers are clustered in low-income neighborhoods.** As the map on the next page shows, the majority of Housing Choice Vouchers are being used in lower income neighborhoods – such as the Rainier Valley – where rents are comparatively low.

¹³ Seattle Housing Authority, FY 2007 Moving to Work Annual Report, p. 11.

Figure 3-42: Tenant-Based Housing Choice Vouchers by Zip Code



Source: Seattle Housing Authority, January 2008 estimate

3.1.6 NOTES to Housing Market Section

Note 1: Seattle Median Household Income (SMI)

In the Housing Market chapter of the 2009-2012 Consolidated Plan, housing needs are analyzed for a series of income categories, all expressed as percent of median household income for the City of Seattle, adjusted by household size (SMI). Each sample household's income was expressed as a percent of the median income estimate for its own household size category. The following table shows Seattle Median Household Income by Household Size (excluding one-person student households to be consistent with the analysis in this section) based on the U.S. Census 2006 American Community Survey (see Note 2 for more details). The 2006 household incomes used in the ACS analysis are shown in 2008 dollars. Showing the figures in 2008 dollars is intended to help the reader better relate to the income estimates.

Seattle Median Household Income (SMI) 2006

Household Size	30%	50%	80%	100%	120%	150%	200%
1	\$11,683	\$19,471	\$31,154	\$38,943	\$46,731	\$58,414	\$77,885
2	\$24,272	\$40,453	\$64,725	\$80,906	\$97,087	\$121,359	\$161,812
3	\$26,537	\$44,229	\$70,766	\$88,457	\$106,148	\$132,686	\$176,914
4	\$31,307	\$52,179	\$83,486	\$104,358	\$125,229	\$156,537	\$208,715
5+	\$23,754	\$39,590	\$63,344	\$79,180	\$95,016	\$118,770	\$158,360

Source: US Census Bureau, 2006 American Community Survey, adjusted for inflation to 2008 dollars.

Affordable Rents Percent of Seattle Median Income, by Household Size

Household Size	30%	50%	80%	100%	120%	150%	200%
1	\$292	\$487	\$779	\$974	\$1,168	\$1,460	\$1,947
2	\$607	\$1,011	\$1,618	\$2,023	\$2,427	\$3,034	\$4,045
3	\$663	\$1,106	\$1,769	\$2,211	\$2,654	\$3,317	\$4,423
4	\$783	\$1,304	\$2,087	\$2,609	\$3,131	\$3,913	\$5,218
5+	\$594	\$990	\$1,584	\$1,979	\$2,375	\$2,969	\$3,959

Source: Seattle Office of Housing (rents are calculated to equal 30% of household income; note that these rents are not the same as HUD's annually published income limits, which are available in Appendix A of the 2009-2012 Consolidated Plan).

Note 2:

Use of American Community Survey (ACS) and ACS Public Use Microdata Sample (PUMS)

Much of the information on renter and owner households in the Seattle Housing Market analysis is based on estimates from the Census Bureau’s American Community Survey (ACS). ACS estimates are based on a sample (about 1 in 40 households nationwide per year) and are subject to sampling error. Margins of error are shown in the ACS tables the Census Bureau publishes on its “American Factfinder” website: <http://factfinder.census.gov>.

Estimates of the shares of Seattle households that are severely burdened by housing costs are based on a tailored analysis performed by the City of Seattle’s Office of Housing using 2006 ACS PUMS data. (PUMS is an acronym for “Public Use Microdata Sample.”) The Puget Sound Regional Council assembled and provided the ACS PUMS data to the City. All charts and text referring to “Seattle Median Income” (SMI) are based on the ACS PUMS data. (SMI is the reference point with which cost is compared in this order to estimate the shares of cost burdened renter and owner households in Seattle.) Note 1 provides additional details, including a table showing SMI estimates for specific household sizes.

Margins of error for estimates derived from the ACS PUMS dataset are larger than for the ACS as a whole. This is mostly because the PUMS dataset is pulled from a sample of the ACS sample. The PUMS dataset was used, however, because it enabled an analysis of Seattle households that was more tailored to the specific topics addressed in this section than would have been possible with the regular ACS tabulations published by the Census Bureau. (The ACS PUMS dataset comprises about 40% of the sample in the ACS as a whole, or about 1% of households in the nation.)

All estimates derived from the ACS PUMS must be regarded as rough estimates. Margins of error in the PUMS data are large relative to estimates for small population and household subgroups. In many, but not all cases, the analysis presented aggregated small subgroups to reduce margins of error.

Actual current numbers of cost burdened households are likely higher than the 2006 ACS-based estimates. Estimates in this chapter regarding the number of households in different income ranges and the number of households facing a severe cost burden are directly from the PUMS analysis. However, the 2006 ACS and the PUMS yielded lower household numbers (even after applying weighting to the PUMS) than City estimates.¹⁴ The actual current numbers of severely cost burdened households in Seattle are likely higher than the 40,000 estimated with the 2006 ACS PUMS given this and given the substantial number of housing units *added* in the city between 2006 and 2008.

¹⁴ The Census Bureau indicates that ACS estimates are not meant to provide population or household counts, but to provide estimates regarding the characteristics of the population and of households. At the county level, the Census Bureau controls ACS population and housing unit estimates to the Bureau’s intercensal estimates. However, the same is not done at the city level. Based on PSRC estimates, Seattle had about 267,000 households in April of 2006.

Note 3:

Definitions of Selected 2006 American Community Survey Terms

Median Income – The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families including those with no income. The median income for individuals is based on individuals 15 years old and over with income. Median income for households, families, and individuals is computed on the basis of a standard distribution.

Household – A household includes all the people who occupy a housing unit. (People not living in households are classified as living in group quarters.) A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements.

Average Household Size – A measure obtained by dividing the number of people in households by the number of households. In cases where people in households are cross-classified by race or Hispanic origin, people in the household are classified by the race or Hispanic origin of the householder rather than the race or Hispanic origin of each individual. Average household size is rounded to the nearest hundredth.

Gross Rent – The data on gross rent were obtained from answers to Housing Questions 14a-d and 18 in the 2006 American Community Survey. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The estimated costs of water and sewer, and fuels are reported on a 12-month basis but are converted to monthly figures for the tabulations. Renter units occupied without payment of cash rent are shown separately as “No cash rent” in the tabulations.

Selected Monthly Owner Costs – The data on selected monthly owner costs were obtained from Housing Questions 14 and Questions 20 through 24 in the 2006 American Community Survey. The data were obtained for owner-occupied units. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated for all owner-occupied units, and usually are shown separately for units “with a mortgage” and for units “not mortgaged.”

Other Subject Definitions from the U.S. Census American Community Survey for 2006 can be found at: http://www.census.gov/acs/www/Downloads/2006/usedata/Subject_Definitions.pdf.

3.2 Nature and Extent of Homelessness in Seattle

This section describes the nature and extent of homelessness. It defines homelessness, addresses the scope and characteristics of homeless families and individuals in Seattle/King County, and describes the factors that create and sustain homelessness. This section also includes an inventory of services, emergency shelter and housing, and describes the housing and services needed to prevent and end homelessness in Seattle.

- **Homelessness is among the most visible and dramatic indicators of poverty in our community.** Homelessness is primarily related to the lack of affordable, appropriate, supportive housing options for households with low incomes. But homelessness is not simply an affordable housing issue. It is brought about by a confluence of complex economic, social, and personal factors. Some of the contributing factors to homelessness include declining federal housing subsidies, low incomes, rising cost of housing and living expenses, and limited support systems for people with special needs, including the availability of mental health services.

Individuals and families face a variety of personal challenges that can place them at greater risk of housing instability and homelessness, including mental illness, chemical dependency, histories of trauma, domestic violence, disabling health issues, criminal justice involvement, immigration status, lack of education, unemployment and other financial barriers including credit and landlord histories.

U.S. Department of Housing & Urban Development Definition of Homelessness

The federal McKinney-Vento Homeless Assistance Act defines a person as homeless when that person lacks a fixed, regular, and adequate night-time residence, and has a primary night-time residence that is

- a supervised publicly or privately operated shelter designed to provide temporary living accommodations,
- an institution that provides a temporary residence for individuals intended to be institutionalized, or
- a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

- **The exact number of people who find themselves homeless and at risk of homelessness is difficult to determine.** However, two primary data sources are used to estimate the number of homeless individuals, young adults and families who are living on the street, in shelters and in transitional housing programs. These are the One Night Count of People Who are Homeless in King County and the Safe Harbors Homeless Management Information System.
- **On one night: The One Night Count.** Each year, the Seattle King County Coalition for the Homeless sponsors a count of those who are unsheltered and in emergency shelters and transitional housing on a single night. During the January 2008 One Night Count in King

County, an estimated 8,439 people were identified as homeless. Nearly one-third of these individuals (31% or 2,631) were living on the streets without any shelter.

The 8,439 people identified as homeless during the One Night Count were surveyed in Seattle and throughout the remainder of the county.

Figure 3-45: 2008 One Night Count of People Who are Homeless in King County				
	Unsheltered	Emergency Shelter	Transitional Housing	Total Individuals
Seattle	1,976	2,153	2,188	6,317
King County (including Seattle)	2,631	2,515	3,293	8,439

More than 6,300 people (or approximately 75% of those who were surveyed during the 2008 One Night Count) were unsheltered or in emergency shelter or transitional housing inside Seattle. This number includes single adults, young adults, families with children, and unaccompanied youth under age 18.

The annual ***One Night Count of People Who Are Homeless in King County*** provides a point-in-time view of the nature and extent of homelessness in Seattle and King County. The One Night Count consists of two parts: a street count of people without shelter; and a survey of individuals and families living in emergency shelters and transitional housing programs. For the 2008 One Night Count, the survey and street count took place over the night of January 24-25, 2008. Providers at 64 emergency shelters and 124 transitional housing programs participated in completing the 2008 survey.

King County has one of the nation's longest established counts of people who are homeless. For the past 28 years, the One Night Count has helped to gather important information and provide the basis for advocacy and planning work. While the One Night Count provides a valuable, point in time view of homelessness in King County, it cannot account for all the unsheltered people. Many others in our community are homeless but are not included in this survey.

- **Over the course of one year: Safe Harbors.** King County's Homeless Management Information System, Safe Harbors, determined there were more than 9,000 uniquely identified and unduplicated people who received services from participating publicly funded emergency shelters and transitional housing programs in King County during 2007. Data from these programs included more than 19,000 service records. More than 90% of the people identified – a total of 8,240 – received services in Safe Harbors programs located within Seattle.

Safe Harbors

(<http://www.seattle.gov/humanservices/emergencyservices/safeharbors.htm>) is King County's web-based Homeless Management Information System (HMIS). The Safe Harbors HMIS collects information on and the use of services and the characteristics of those who are homeless. Planners, policymakers and service providers are able to use aggregate data from Safe Harbors to quantify the nature and extent of homelessness over time, to identify patterns of service use, and to direct funding and services to those who are most in need.

Safe Harbors is a joint project of the City of Seattle, the King County Department of Community and Human Services, and United Way of King County. The system collects data from a total of 170 programs with (86% of the beds available to people who are homeless in King County, not including domestic violence shelters). In 2008, Safe Harbors released its first annual report, providing a baseline for current and future analysis.

3.2.1 The Number and Characteristics of People Experiencing Homelessness¹⁵

Our community's One Night Count and Safe Harbors HMIS provide information about the demographics and characteristics of people who are homeless and receiving services in emergency shelters and transitional housing programs in King County (in which Seattle is the largest city). The points below describe homelessness based on countywide data and note unique characteristics within the Seattle homeless population.

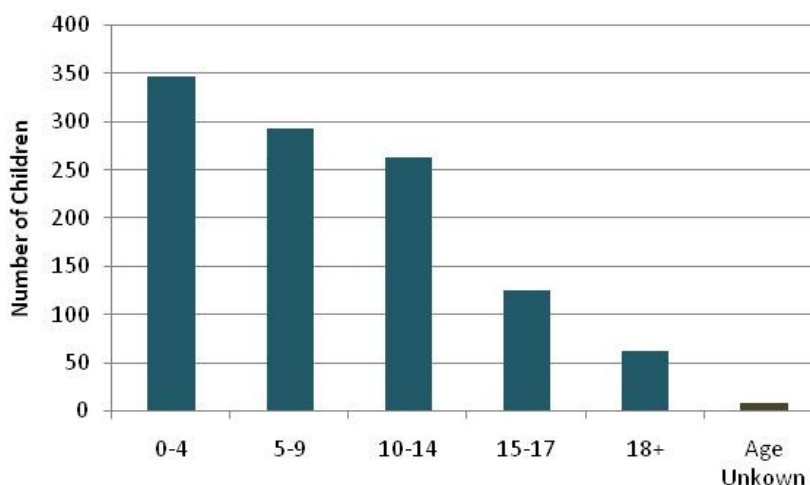
The majority of people in emergency shelters and transitional housing programs are single adults. Between January and December 2007, Safe Harbors reported on an unduplicated and uniquely identified total of 7,036 single individuals and 1,930 members of 665 families (the average family included two children) countywide. Of those people, 96% of single adults and 75% of families received services in shelters or transitional housing programs located in Seattle. Of those who were served countywide, 75% were single adults and just over 25% were part of a family. In Seattle, where there are more shelters and transitional housing programs that serve single adults, 82% of homeless individuals were single adults and 18% were members of families. Overall, men made up 71% and women made up 29% of adults (including both single individuals and adults in families).

¹⁵ It is important to note that this information is drawn from the existing service system and therefore reflects demographic characteristics of those this system is able to serve. The number, type and proportion of people represented are directly related to the number and type of programs available. For example, there are almost no beds available for couples without children and very few beds for unaccompanied minors.

- **Family households are predominantly headed by single women.** Of families surveyed during the One Night Count, 80% of households were headed by single parents, and 95% of these households were headed by single female adults or teen mothers. Of families using programs in the Safe Harbors system, 70% of adults in families served during 2007 were women.
- **There are too many children without homes in our community.** More than 1,100 children received services in Safe Harbors programs in King County during 2007. Of these children, approximately 77% (846 children) were homeless in Seattle. During the 2008 One Night Count, 1,878 children under the age of 18 were surveyed in shelters and transitional housing programs, full 32% of the shelter and transitional housing residents that evening.

The average age of children served by Safe Harbors programs was 8 years old. The majority of children are school-age (66%); a third (34%) are under 5 years old.

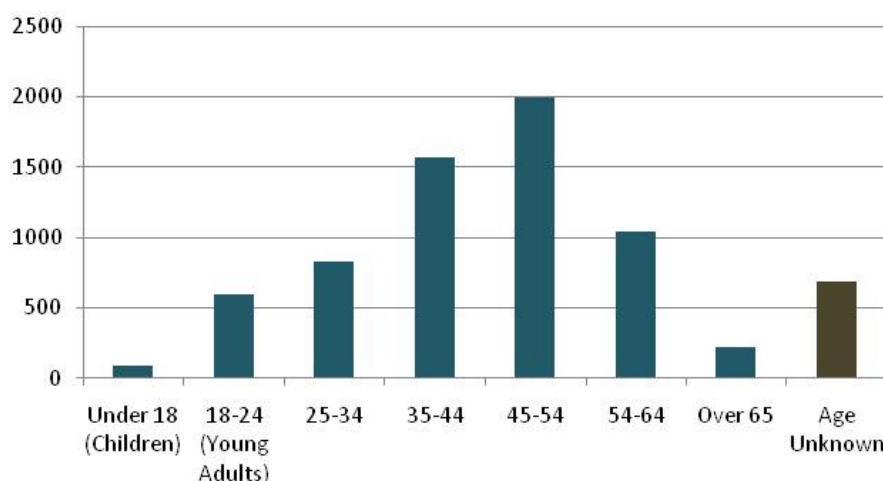
Figure 3-46: Age of Children in Families (n=1,103)



Source: 2007 Safe Harbors

- **About half of those who are homeless are middle aged.** Approximately half of the homeless individuals who reported their age to Safe Harbors were between the ages of 35 and 55. The average age of all single individuals was 43.6 years. Women were slightly younger at 41.1 years. There were 1,268 people (18%) older than 55, and 227 older than 64.
- **Young adults aged 18 to 24 make up nearly 10% of homeless individuals in King County.** During 2007, 558 young adults (aged 18 to 24) were served by Safe Harbors programs. They made up 8.5% of the single individuals who were served. A somewhat higher proportion of these young adults are female (36%) than for all single individuals who were served (32%). Nearly 200 of the young adults served identified family problems (such as a family crisis, domestic violence, or displacement) as a cause of their homelessness.

Figure 3-47: Age of Individuals Served (n=7,036)



Source: 2007 Safe Harbors

3.2.2 What do we know about factors that contribute to homelessness?

- **Incomes do not support living and housing costs.** Poverty is linked to homelessness. The lack of a living wage income and adequate income support often means that people must choose between housing, utilities, healthcare, child care, and food. Local and national research shows that at least one-quarter of homeless people are employed, but without sufficient wages to be stable in their housing.
- **Many of those who are homeless have applied for public assistance.** Homeless single adults and families living in shelter and transitional housing programs have no income or very little income. Many receive or have applied for some form of public assistance such as General Assistance-Unemployable (GAU), Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or unemployment compensation.
- **Those who are homeless live below the poverty level.** Of those who reported income to Safe Harbors, the median monthly income is \$339 for individuals and \$648 for families. This translates into a gross income of \$4,068 per year for individuals and \$7,776 for families, well below the Federal Poverty Level of \$10,400 for an individual and \$17,600 for a three-person family. For homeless individuals, 64% of those who provided income information live on less than \$500/month and another 29% live on \$500-999/month, for an annual income of less than \$12,000 a year.
- **Those who are homeless cannot afford housing costs.** Market rate housing far exceeds the means of those living in emergency shelter programs. In order for a household to be able to afford the rent for a one bedroom apartment in Seattle, a household needs an hourly wage of \$20.83, more than double the 2008 minimum wage of \$8.07 per hour.

- **Those who are homeless rely on a variety of income sources.** Those who provided information to *Safe Harbors* in 2007 listed a wide variety of sources of income that included wages employment, unemployment insurance, public benefits, disability payments, and pensions.

Figure3-48: Sources of Income

Single Individuals (n = 1,707)	Number with this source	Family Members (n= 577)	Number with this source
Alimony, spousal or child support	-	Alimony, spousal or child support	34
Employment	288	Employment	130
General Assistance	459	General Assistance	24
Pension/ retirement (not incl. Veterans' Administration)	63	Pension/ retirement (not incl. Veterans' Administration)	-
Supplemental Security Income/ Social Security Disability Insurance	689	Supplemental Security Income/ Social Security Disability Insurance	62
Temporary Assistance for Needy Families	39	Temporary Assistance for Needy Families	270
Unemployment insurance	24	Unemployment insurance	11
Veterans' disability or pension	50	Veterans' disability or pension	-
Other sources	95	Other sources	46

*Please note that income categories are not mutually exclusive.
Source: 2007 Safe Harbors*

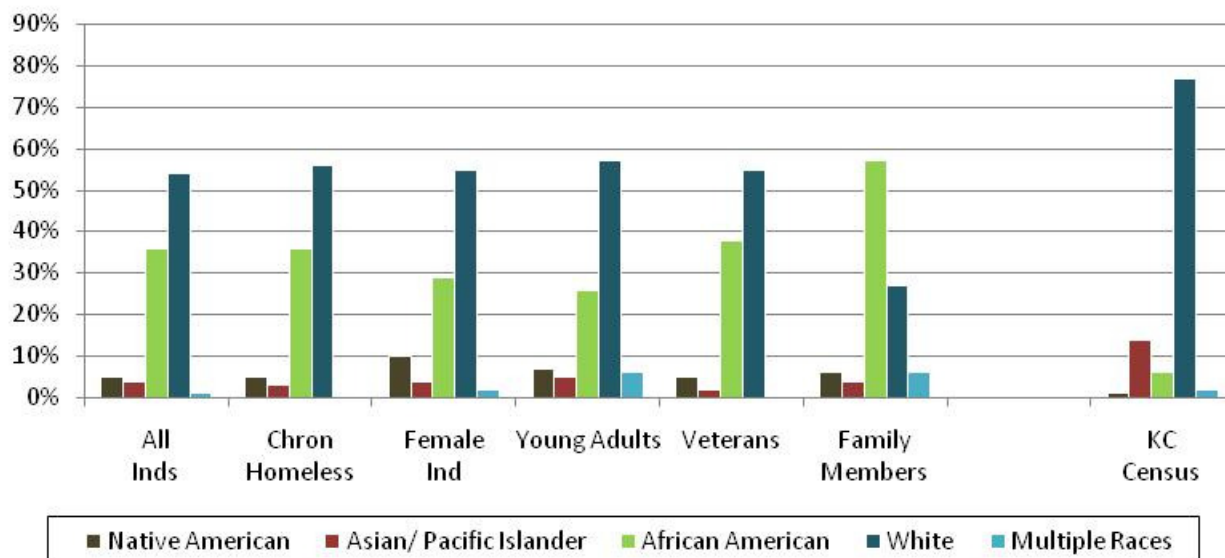
- **People of color are over-represented among the homeless.** Poverty disproportionately affects communities of color. In Seattle, African Americans make up slightly more than 8% of the total city population. In King County, African Americans represent 6% of the overall population. However, in the countywide shelter and transitional housing system (which includes Seattle) African Americans are the largest ethnic minority, making up 36% of homeless individuals and 55% of families.¹⁶

Those who identified themselves as Latino or Hispanics made up 9% of those receiving shelter or transitional services, more than the approximately 5-6% within the overall county population.

Native Americans make up less than 1% of the overall population in King County, but among those using Safe Harbors services, they constituted 4.1% of homeless adults. Almost 7% of single homeless women were Native American.

¹⁶ *Safe Harbors*, 2007.

Figure 3-49: Race of Those Served by Safe Harbors, 2007
(n=5,416 for All Individuals, 1,299 for Family Members)



Note that not all clients provided information. Percentages shown in this figure are based only on the 5,416 individuals and 1,299 family members who provided information, rather than on the full analysis dataset. Information on Hispanic/Latino origin is tabulated separately as per the U.S. Census Bureau.

- **Many of those who are homeless have special needs.** Many of the people who experience homelessness have special needs. Nearly 40% of adults served by Safe Harbors in 2007 reported that they had special needs such as a physical disability, mental illness, or chemical or alcohol addiction. Chemical dependency and mental illness are the most frequently reported disabling conditions for people who are homeless, affecting nearly half of those in shelters.¹⁷
- **Nearly one-quarter of those who are homeless are chronically homeless.** Safe Harbors identified 1,513 single individuals in 2007 as chronically homeless (22% of all individuals served by Safe Harbors). [The Ten Year Plan to End Homelessness in King County](#) estimates that 2,500 housing units will be needed for people who meet the U.S. Department of Housing & Urban Development's (HUD) definition of chronically homeless.
- **Those who are chronically homeless have special needs.** Chronically homeless single adults have disabling conditions that are often exacerbated by the trauma of being homeless. They often face multiple barriers to accessing and maintaining housing. Individuals experiencing chronic episodes of homelessness are among the most frequent users of emergency healthcare, shelters and the criminal justice system. These systems are not designed to adequately address the ongoing and persistent barriers that prevent chronically homeless individuals from becoming

¹⁷ Analysis by staff from the King County Mental Health, Chemical Abuse and Dependency Services Division (MHCADSD) of the Department of Community and Human Services, as reported in Mental Illness and Drug Dependency Action Plan, October 2007.

stable and improving their health.

- **Veterans are over-represented among homeless individuals.** Of single individuals using Safe Harbors services in King County during 2007, 15% identified themselves as veterans. This is higher than the 10% of veterans found in the overall county population. Homeless veterans are older on average, than other individuals who are homeless: the average age for a homeless veteran is 49.3 years, compared with 43.6 for all single individuals who were served by Safe Harbors. Approximately 32% of the veterans served by Safe Harbors are 55 years and older and are potentially Vietnam era veterans. Younger veterans (under 35 years) make up 8.4% of the homeless veterans and may have served in Iraq and Afghanistan.
- **People who experience homelessness have less education than the general population.** Of those who provided education information to Safe Harbors during 2007,¹⁸ 41% of single individuals lack either a high school diploma or GED, compared with 5% of the overall, countywide population. Young adults who are homeless are significantly less educated: a full 50% of young adults who provided information lack a high school diploma or GED.
- **Safe Harbors collected 8,745 exit records during 2007.**¹⁹ Although most of these records did not include destination information, nearly 25% of the records indicated that clients had found subsidized housing, and 20% of the records indicated that clients had found unsubsidized housing.

3.2.3 Can we predict who might become homeless?

- **Many types of people are at risk for homelessness.** Individuals and families at risk of losing their housing come from a variety of backgrounds. These households may live in market-rate rental housing, subsidized housing, or may even own their homes. They may live in overcrowded or unsafe conditions, “couch surf,” stay in motels, or find other temporary places to sleep at night.
- **There are no clear predictive indicators of homelessness.** Recent research and evaluation of prevention programs across the United States finds that there are no clear predictive indicators of homelessness. A mix of factors related to poverty and destabilized lives are prevalent among those who become homeless. However, research over the last 20 years has not been able to determine which single factor or mix of factors will cause individuals or families to lose their housing and become homeless.²⁰
- **Low-income, single-parent families are most at risk.** Locally, the most vulnerable households are low-income, single-parent households whose head of household may be employed but not

¹⁸ Approximately 12% of those served by *Safe Harbors* volunteered information on their level of education.

¹⁹ Note that these are service records, not necessarily individual people.

²⁰ *Preventing Homelessness in King County, Washington*, Committee to End Homelessness King County, Prevention Task Force, 2008.

earning enough to meet the family's needs. In these families, the children may be receiving some services from the school system. Geographic areas with high numbers of households at risk for homelessness include those with high numbers of families living below the poverty level, a high concentration of single-parent families, high numbers of people receiving public assistance, and high numbers of evictions and utility shut-offs.

3.2.4 What types of housing and services are needed to end homelessness?

- **Nearly 10,000 new affordable housing units are needed in King County.** The Ten-Year Plan to End Homelessness in King County identifies the need for 9,500 permanent, affordable housing units²¹ countywide, designed with a range of supportive services to help people who are homeless. Increasing the housing options available for homeless individuals, families, young adults and youth will help local emergency systems move vulnerable households into permanent housing with greater opportunity for long-term stability.

Figure 3-50: Type of Housing and Support Needed by Homeless Subpopulations in King County Over 10 Years²²				
Homeless Subpopulation	Total Units Needed	Number of Units by Level of Support Services on Site*		
		Intensive	Moderate	None
<i>Chronically homeless individuals</i>	2,500	1,800	700	0
<i>Other single adults</i>	<u>4,800</u>	<u>1,100</u>	<u>2,100</u>	<u>1,600</u>
<i>Total Single Adults</i>	7,300	2,900	2,800	1,600
<i>Families</i>	1,900	475	475	950
<i>Youth/Young Adults</i>	300	250	0	50
Total	9,500	3,625	3,275	2,600

*In addition to on-site services where provided, all formerly homeless individuals and families will be able to access services through related systems as needed to support housing stability and quality of life. In addition, support in securing affordable and appropriate housing will be needed by many households.

The table above represents the Committee to End Homelessness' estimate of the number of permanent housing units needed in King County for different populations based on required levels of on-site support services. These housing units would be made affordable through direct

²¹ The 9,500 goal includes developing 4,725 new units of housing and securing 4,775 units from existing housing stock that would be affordable for homeless individuals and families.

²² *A Roof Over Every Bed in King County: Our Community's Ten-Year Plan to End Homelessness.*

rental subsidies, operating subsidies, and/or capital development investments.²³ The service components for housing range from independent units with few or no services to permanent, supportive housing programs with a robust array of services.

- **Local entities have made progress in producing affordable housing.** Local governments and non-profit housing developers have made substantial progress toward meeting the affordable housing production goals of the Ten-Year Plan. Since the Plan was adopted in 2005, a total of 2,860 units have been funded countywide.²⁴ This total includes 1,449 units that became operational between 2005 and 2007, and an additional 1,411 in the development pipeline that will be opening between 2008 and 2011. Approximately 70% of these units are located within Seattle. Countywide, an additional 6,640 units will be needed by 2015 to meet the goals outlined in the Ten-Year Plan to End Homelessness.

**Figure 3-51: Ten-Year Plan Housing Production Goals and Need
King County, including Seattle**

Homeless Subpopulation	Total Units Needed	Units Completed	Units In Pipeline	Remaining Need
<i>HUD-defined chronic homeless</i>	2,500	670	574	1,256
<i>Other single adults</i>	<u>4,800</u>	<u>429</u>	<u>573</u>	<u>3,798</u>
<i>Total Single Adults</i>	7,300	1,099	1,147	5,054
<i>Families</i>	1,900	327	215	1,358
<i>Youth/Young Adults</i>	300	23	49	228
Total	9,500	1,449	1,411	6,640

- **The City’s “Housing First” model provides long-term support.** The City of Seattle supports a housing model that quickly moves individuals and families into permanent housing. Seattle has made investments in “Housing First” models that focus on rapid access to housing that is not time-limited and does not require services as a condition of tenancy. This housing model removes many of the barriers that prevent people from securing stable housing. Crisis intervention, rapid housing placement, follow-up case management, and supportive services are key components of this model. People find housing first; then, flexible, individualized supportive services follow housing placement to prevent the reoccurrence of homelessness.
- **Interim survival mechanisms are needed as housing is developed.** The Ten-Year Plan recognizes that, “people experiencing homelessness are at immediate personal risk and have a basic right to safety, as do all members of our community. Interim survival mechanisms—services focused on keeping people alive—that respect the rights of all community members and neighborhoods are necessary until such time that affordable permanent housing is available to all.” Our existing system includes emergency and transitional housing

²³ The Seattle Housing Authority has a local preference that prioritizes people who are homeless or extremely low-income for federally funded Project-based and Section 8 or Housing Choice vouchers programs.

²⁴ Ten-Year Plan Production Report, City of Seattle Office of Housing, February 29, 2008.

programs to address immediate needs and to provide support for homeless individuals and families to move them into affordable, appropriate housing.

**Figure 3-52:
Inventory of Emergency Shelter and Transitional Housing Units
Beds/Units in Seattle Facility-Based Programs, year-round**

Population	Emergency Shelter		Transitional Housing	
Single Women	310 beds			
Single Men	898 beds			
Single Adults	353 beds		1,056 beds	
Women with Children	173 beds	in 60 units	32 beds *	in 16 units
Families with Children	350 beds	in 75 units	1,668 beds	in 441 units
Youth/Young Adults	33 beds		140 beds	
TOTAL	2,117 beds	in 1,729 units	2,896 beds	in 1,653 units

*transitional housing for young parents

Source: *Inventory of Homeless Units and Beds, Committee to End Homelessness, 2007*

- **Seattle provides 2,117 beds in emergency and enhanced shelter programs.**²⁵ Community-based agencies operate a network of shelter facilities in Seattle that provide a total year-round capacity of approximately 2,117 beds (1,729 units). A total of 69% of these beds are funded through City-administered CDBG, ESG, HOPWA and Seattle General Fund dollars. Additional shelter, with varying capacity, is provided through numerous hotel/motel voucher programs. During the winter months of October through March, shelter capacity is further expanded with an additional 295 beds.

Seattle's shelter funding supports outcome-based, service-enriched programs called *enhanced shelter*. These facility-based programs provide short-term accommodation where an individualized needs assessment and case plan guide the transition from homelessness to more permanent housing placement and stability. Case management and information and referral services help households access mainstream services, including mental health, primary care, alcohol and drug abuse assistance, education, training and employment.

- **Seattle provides 2,896 beds in transitional housing programs.**²⁶ There are a total of 2,896 beds (1,653 units) in transitional housing and transition-in-place units in Seattle for homeless

²⁵ Emergency shelter is defined as temporary shelter from the elements and unsafe streets for families and individuals. Shelter programs in Seattle are either fixed capacity (facility-based) or flexible capacity (hotel/motel vouchers, tent city, etc.). Emergency shelters typically address the basic health, food, clothing, and personal hygiene needs of the households they serve and provide information and referrals about supportive services and housing. Shelters range from mats on the floor in a common space to beds in individuals units.

²⁶ Transitional housing is temporary housing that is time-limited, generally allowing clients to stay from three months to two years. Tenure is contingent upon participation in services and compliance with program rules and tenancy. The goal of transitional housing is to provide the level of support needed for participants to become ready to move or "graduate" into

individuals, families, youth, and young adults. There are two types of transitional housing models being used in Seattle. In both models, the individual needs of the residents determine the type and intensity of services to promote residential stability, increased skill levels and/or income, and greater independence. The primary funding sources used in the development and operation of both types of transitional housing are Seattle Housing Levy, federal McKinney program funding, Sound Families program, CDBG, HOME, HOPWA, Section 8, City of Seattle General Funds, program income, United Way, and private resources.

(1) Traditional facility-based programs that enable homeless people to benefit from a peer group setting, a time-limited length of stay, and/or confidential location; and

(2) “Transition-in-place” programs, in which supportive services are tailored to needs over time and there is no time limitation on residency. Ongoing supportive services decrease as residents become stable in their housing.

- **Outreach and assessment services help those in need find services.** Outreach to homeless individuals, families, young adults and youth is designed to help households access services and to support them in finding safe, permanent, affordable housing. Special efforts are designed to assist youth and young adults, veterans, people who are seriously mentally ill, substance abusers, and people living with HIV/AIDS.

Trained staff members work on the streets, in shelters and day centers, healthcare clinics and hospitals, institutions, meal programs, day labor sites, and sobering centers where homeless individuals may be found during the day and at night to help them access services, such as case management, referrals, and counseling. Outreach, engagement and assessment work occurs through street canvassing (youth programs), mobile health vans, special programs in public schools, and through linkages with the public safety and criminal justice systems.

We are building an outreach system in which professionals are skilled and familiar with chronic street populations and knowledgeable about community services; where they help build relationships with homeless people based on trust and hope, sometimes over long periods of time, employing harm-reduction approaches and helping individuals to identify and overcome barriers that prevent them from accessing housing.

Several state and federal sources support this component, coupled with McKinney, HOPWA, City of Seattle General Funds, United Way investments and private resources.

- **Supportive services help people succeed in permanent housing.** Supportive services are linked to housing to enable homeless individuals and family members to access, retain and thrive in permanent housing. Many people who become homeless face multiple barriers that prevent them from becoming stable in housing. The level and range of supportive services varies for different population groups and for each homeless individual or family member.

permanent housing. Intensity and range of services provided varies among programs, appropriate to the needs of the target population served. Services may include case management, information and referral, life skills training, and tenant education.

Supportive services needs include:

Primary health care	Financial counseling
Mental health care	Translation services
Substance abuse services	Veterans' services
Education	Rental assistance/housing subsidy
Job training/placement	Protective payee
Public assistance	Food and clothing
Domestic violence services	Legal services
Hygiene services	Transportation
Independent living skills	Storage
Case management	Housing search
Child care	Housing stabilization
HIV/AIDS services	Family reconciliation

Supportive services are provided on-site or co-located with housing or linked to service sites in the community. These services are delivered by housing agencies, by mainstream service systems (mental health, healthcare, chemical dependency) or arranged under collaborative agreements between the housing provider and a service provider. New initiatives are underway in our community to improve the provision of supportive services. Increased collaboration among partners is enabling a more seamless linkage of homeless people to eligible public benefits.

Community providers rely on government grant programs from local, state, and federal sources, combined with United Way, private donations as well as program income from clients to sustain these services. The City of Seattle allocates CDBG, ESG, HOPWA, HOME, McKinney, and Seattle General Funds to provide supportive service linked to housing access and stability.

- **Homelessness Prevention services help keep people in their homes.** The inventory of prevention and housing stability services available in Seattle include:
 - time-limited mortgage and rental assistance, utility assistance, rent and security deposits;
 - housing stability case management linking households to community resources, income supports, entitlement programs, and supportive services (mental health, chemical dependency, job training and employment, food stamps, or other income support programs);
 - counseling and advocacy on budgeting and debt reduction, credit counseling, landlord/tenant relations, and legal assistance;
 - information and referral services, community information hotlines and helplines, and resource manuals that provide connections to community services; and
 - in-kind emergency assistance (food, clothing, transportation, medical care).

These services are supported from a variety of federal, state, local government funding programs and private organizations, including: Federal Emergency Management Agency (FEMA); Low-Income Home Energy Assistance Program (LIHEAP); Ryan White HIV/AIDS Treatment Modernization Act; Housing Opportunities for Persons with AIDS (HOPWA); State of

Washington Emergency Shelter Assistance Program (ESAP); State Transitional Housing, Operating and Rent Program (THOR); and State Additional Requirements for Emergency Needs (AREN) Programs; Emergency Housing Assistance Program (EHAP); local government allocations; United Way of King County; and support from individuals, faith-based entities, and nonprofit community-based agencies.

3.3 Special Needs and Vulnerable Populations

3.3.1 Persons Living with AIDS

- **There were at least 6,320 King County residents living with HIV or AIDS at the beginning of 2008.**²⁷ Public Health staff estimate that approximately 80% or 5,047 of those individuals reside in Seattle. The Seattle-King County Public Health HIV/AIDS Program notes that this number represents only the “reported” cases that have been diagnosed within the county and reported to Public Health. An estimated 7,200 to 7,800 people are living with HIV or AIDS in the county, but many of these people may be unaware of their infection (not tested or have not received their HIV-positive test result), may have tested anonymously, or have not been recorded in the HIV surveillance system.²⁸
- **In King County, there have been 350-400 new HIV diagnoses each year since 1998.** While the number of new cases has remained level over time, the reported number of residents with HIV/AIDS has been increasing as the number of HIV-related deaths has declined to about 100 persons annually, or less than the number new cases. Ninety percent of all infections are among men who have sex with men, injection drug users, or foreign-born Blacks. Most HIV-infected King County residents are White men who have sex with men, are 30-45 years of age at the time of diagnosis, and reside in Seattle. However, an increasing proportion of cases are among foreign-born Blacks, and residents outside Seattle.²⁹
- **HIV/AIDS affects a diverse array of people.** In Seattle-King County, as in the country as a whole, epidemiological data indicate that HIV and AIDS are disproportionately affecting African Americans and foreign-born Black immigrants. Overall, the percent of HIV/AIDS cases among people of color has risen steadily since the early years of the epidemic in King County, from 13% of cases in 1984-86 to 26% in 1993-95 and 35% in 1999-2001. Blacks are 4.5 times more likely to be infected with HIV than whites and are the most disproportionately impacted racial group. About 2% of Black men and 1% of Black women in King County are currently living with HIV/AIDS.³⁰

Housing Needs

- **Housing stability is a challenge for those with HIV/AIDS.** The 2004 Seattle-King County

²⁷ HIV/AIDS Epidemiology Unit, Public Health–Seattle & King County and the Infectious Disease and Reproductive Health Assessment Unit, Washington State Department of Health. HIV/AIDS Epidemiology Report, Second Half 2007: Volume 71.

²⁸ Seattle & King County Public Health HIV/AIDS Program, Strategic and Operational Plan for HIV Prevention in King County, October 2007.

²⁹ HIV AIDS Epidemiology Report, Second Half of 2007, Volume 71

³⁰ Seattle RARE Project: Rapid Assessment, Response and Evaluation, Final Report and Recommendations

AIDS Housing Plan notes that many people experience increasingly complex physical, emotional, and behavioral health issues and other challenges that affect their housing stability. When coupled with low incomes and a challenging housing market, as is the case in King County, housing stability becomes elusive. Given average rents in King County, these individuals are often priced out of the rental market. Access to housing is further complicated by factors related to mental illness, substance use, chronic homelessness, histories of incarceration, immigration status, and language and cultural barriers. Housing and service providers are focusing more energy, time, and resources on populations that face multiple challenges in accessing or maintaining housing in addition to a lack of financial resources. Housing alone will not solve the underlying issues for many consumers. However, these underlying issues often cannot be addressed when an individual is not in stable housing.

- **People living with HIV/AIDS represent a range of needs.** Some people enter the AIDS housing system because they have lost income and economic independence due to illness. Others enter the system having had few personal or financial resources to begin with and may not see HIV/AIDS as their most immediate concern. To effectively house these diverse clients, case managers and service providers must have a broad range of skill and knowledge. However, given the decreasing availability of services through related systems, meeting these needs is difficult and at times impossible. Housing people with complex lives presents significant challenges for affordable housing providers that focus on supporting those living with HIV/AIDS. A lack of independent living skills limits the ability of some people to succeed in housing, yet there are few programs that provide independent living skills training. Ongoing case management, services, and social support are necessary components, but are often unavailable. As non-profit housing providers partner with the AIDS service system to house people living with HIV/AIDS who have complex health and life challenges, gaps in these services are increasingly problematic.³¹
- **Housing is a significant need for those living with HIV/AIDS.** Housing assistance and housing-related services are among the greatest unmet needs identified by persons living with HIV/AIDS, according to data from the 2007 Comprehensive HIV Needs Assessment compiled by Seattle/King County Public Health. Assessment data indicate that over 1,036 people living with HIV/AIDS need assistance finding housing and/or emergency, short-term or on-going rental assistance. This includes more than 900 men and 140 women.³² These needs include transitional and permanent housing placements, as well help paying rent to maintain current housing.

Many individuals and families are forced to make critical choices when their income is not sufficient to meet their basic living needs. It may mean fewer meals, no healthcare, and loss of utilities, overcrowded housing or eviction. For people living with HIV/AIDS who have low incomes, these choices can have a serious effect on their health status.

- **Homelessness puts people at risk of HIV/AIDS.** Based on surveys of HIV infection among

³¹ Seattle-King County HIV/AIDS Housing Plan prepared by AIDS Housing of Washington (currently *Building Changes*) for the City of Seattle Human Services Department, September 2004.

³² Application from Public Health - Seattle & King County to the Health Resources and Services Administration for FY 2008 Ryan White Act Part A Funding.

homeless persons in King County and studies across the country, homelessness puts men and women are at higher risk for HIV infection. Homeless persons reported with HIV/AIDS in King County were more likely to be persons of color and to have been exposed through injection drug use compared to those who were not homeless.³³

Needs Assessment Survey

The following information is based on the Seattle/King County HIV/AIDS Case Management Survey (October 2007). This is a small sample of needs from 26 survey respondents (case managers) with a total of 1,836 clients in their caseloads. Case managers identified 20% of their clients who were in need of emergency, transitional or permanent supportive and independent housing (360 individuals). Mental illness and/or chemical dependency were barriers to housing for more than half of these individuals (191 clients).

- **Increasing numbers of people living with AIDS who have housing needs also have criminal, credit, and rental histories along with mental health and chemical dependency issues.** Although some housing programs and resources in the AIDS housing continuum are dedicated to serving people with multiple barriers to housing stability, much of the housing was developed for people who could live independently.
- **Mental health services, chemical dependency services, transportation, and money management training were the top services listed as necessary supports for housing stability.** Case managers indicated that supportive housing with staffing 24 hours/7 days per week would help a large number (66% of those in need or 247 clients) succeed in housing.
- **Survey respondents were experiencing complex life challenges that affected housing stability.** One in ten was homeless or at risk of homelessness at the time of the survey, and more than half of all respondents had been homeless in the past. Women and African Americans had the highest rate of previous homelessness. One in three respondents indicated that they had been in jail or prison at some point in their lives.
- **The most frequent reason given by those who had been homeless was lack of income.** Respondents who had been homeless indicated the reasons for their last episode of homelessness. The most frequent response was lack of income, followed by eviction or being asked to move. In addition, 24% indicated moving to a new area without financial or personnel resources, 24% became homeless due to alcohol or drug use, 11% were released from jail or prison, 10% were released from another institution, and 10% became homeless due to domestic violence.

Housing and Services Continuum

- **Seattle-King County has a well-developed continuum of HIV/AIDS-dedicated housing and services, but there are still gaps.** The local AIDS continuum of care includes counseling and testing services, medical care (including ambulatory, specialty, in-patient, alternative, and dental care), access to drug therapies, insurance programs, medical case management, housing

³³ HIV/AIDS Epidemiology Programs Fact Sheet: Homeless Persons, May 2003

assistance, home health care, skilled nursing care, adult day health care, substance use treatment and counseling, mental health therapy and counseling, transportation, medical nutrition therapy, food and meals programs, psychosocial support, outreach, health education/risk reduction, treatment adherence support, and phone referrals and linkages to medical and dental care.

It also includes independent and supported transitional and permanent housing units, medical respite, assisted living and skilled nursing beds. Despite the resources available through the housing and services continuum, however, there are gaps in our housing and services system. HOPWA funds are able to provide more than 300 individuals with direct housing and rental assistance each year, but there is a great demand for services for these limited resources.

- **Seattle and King County staff are currently assessing needs and planning a response.** In response to current needs, the Seattle Human Services Department and the Seattle-King County Public Health HIV/AIDS Program (Ryan White CARE Act Administrator) coordinated a review and planning process to identify current and emergent needs and priorities for the Seattle-King County AIDS Housing Continuum in July 2008. The HIV/AIDS Housing Committee is a joint Ryan White and Housing Opportunities for Persons with AIDS (HOPWA) planning body. The Housing Committee is comprised of representatives from AIDS housing programs, case management providers and representatives from other housing and homelessness agencies both within and external to the HIV/AIDS field. The Committee will continue its work to develop local HIV/AIDS housing policies, conduct assessments of housing-related needs and address the full spectrum of housing issues facing people living with HIV/AIDS in the Seattle/King County.

3.3.2 People with disabilities

Key Federal Policies

- **The Americans with Disabilities Act (ADA) requires states to provide community-based treatment for persons with disabilities.** The 1999 “Olmstead Decision” provided that Title II of the ADA requires states to place, whenever possible, qualified individuals with mental disabilities in community settings rather than in institutions. Further, states were encouraged to develop “comprehensive, effective working plans” aimed at providing services to individuals with disabilities in the most integrated settings possible. Executive Order 13217 and the New Freedom Initiative, both briefly described below, also promote community-based initiatives for individuals with disabilities.
- **The New Freedom Initiative seeks to promote full access to the community for those with disabilities.** This initiative is part of the Bush Administration’s efforts to remove the barriers to community living that are present in the lives of persons with disabilities. It proposes six broad objectives:
 1. Increase access to assistive and universally designed technologies;
 2. Expand educational opportunities;
 3. Promote homeownership;
 4. Integrate Americans with disabilities into the workforce;
 5. Expand transportation options; and
 6. Promote full access to community life.
- **Executive Order 13217 directs federal agencies to work with states to ensure compliance with the Olmstead Decision and the ADA.** , The executive order has a wider scope than the Olmstead Decision by targeting all persons with disabilities, rather than only those with mental disabilities. In addition, the Executive Order directed the Department of Housing and Urban Development, the Department of Health and Human Services, the Department of Justice, Department of Education, the Department of Labor, and the Social Security Administration to “evaluate the policies, programs, statutes and regulations of their respective agencies to determine whether any should be revised or modified to improve the availability of community-based services for qualified individuals with disabilities.” The collaborative efforts are designed to ensure that HUD and the other designated agencies work together to integrate persons with disabilities into local communities.
- **The Executive Order has resulted in a number of community initiatives, including outreach to people with disabilities.** In response to Executive Order 13217, the Office of Community Planning and Development (CPD) conducted an evaluation of the CDBG, HOME, and HOPWA programs, which included a review of the relevant policies, statutes, and regulations, to determine how to improve the availability of services for persons with disabilities. It was determined that current CDBG, HOME, and HOPWA statutes and regulations provide jurisdictions with sufficient latitude to implement a wide variety of activities directed toward improved community facilities and services, housing, neighborhood revitalization, and economic development. However, it was noted that outreach efforts could be expanded to ensure that

persons with disabilities are aware of the support that may be available to them through CDBG, HOME, and HOPWA-assisted programs in the jurisdictions in which they reside.

Profile of People with Disabilities in Seattle

- **One in eight Seattle residents over the age of five has a disability.** Disability prevalence is very low among children and rises with age, reaching 40% among people older than 65. However, the majority of Seattle residents with disabilities (58%) are working-age adults from 16 to 64. The major contributing causes of disability in adults are orthopedic problems, particularly back problems, and mental health problems.
- **Working-age Seattle residents with disabilities as a group are more likely to be economically and socially disadvantaged.** Their poverty rates are almost three times those of adults without disabilities, and they tend to have less education, poorer health and lower levels of employment. These factors combined with need for accommodation and housing discrimination, make them more vulnerable than those without disabilities to the tightness of the current housing market.
- **Nationally, disability among older adults has been declining about 1% per year, but this decline is predicted to reverse by 2020 as today's younger adults age.** Disability among younger adults is increasing for whites and nonwhites, for people inside and outside the labor force, and among all education levels. Two likely causes are the growth in obesity and the increasing number of people with chronic illnesses such as diabetes.
- **In consequence, rates of nursing home institutionalization are predicted to rise within the next decade as younger adults approach old age.** This would reverse several decades of declining institutionalization among the elderly. If these national trends continue to apply to the Seattle population, we can expect more difficulty in helping older adults and those with disabilities to age in place.

City of Seattle approach to the needs of people with disabilities

- **The City of Seattle serves people with disabilities through a variety of programs and services.** Through the CDBG, HOME, ESG and HOPWA grant administration and monitoring process, the City updates anti-discrimination and accessibility legal requirements within its contracts, and offers training and technical assistance to grant recipients to address changes in federal, state and local legislation. City contractors have been responsive, and in some cases ahead of City administration efforts, to ensure that programs and services are accessible and culturally responsive to the diverse clients the funded programs serve.
- **The Seattle Housing Authority (SHA) will build or convert a minimum of 263 public housing units.** During 2008, SHA entered into a Voluntary Compliance Agreement with HUD concerning SHA's obligations under Section 504 and Title II of the ADA. Under this agreement, SHA will build or convert a minimum of 263 public housing units to Uniform Federal Accessibility Standards (UFAS) Accessible or UFAS Adaptable housing; review administrative offices to ensure that these offices are accessible to persons with disabilities (to UFAS and ADA

standards); review its Manual of Operations to ensure the policies and procedures meet ADA standards; and provide training regarding all applicable regulations to agency staff.

Accessibility for community services and resources

- The [Mayor's Office for Senior Citizens](#) is a primary resource for City programs serving seniors and adults with disabilities living in Seattle. It provides an array of services including assistance with utility and other bills, employment resources, computer classes, and arts and social events. Additional information regarding services of people with disabilities is available via the following web sites:
 - [Area Agency on Aging](#)
 - [Promoting Healthy Aging Initiatives](#)
 - [Resources for Seniors](#)
 - [Resources for Caregivers](#)

One unique program for adults with disabilities is the [FLASH card](#) (Fun Leisure Access Savings and Health) card, which provides discounts on some services and products.

Other programs in Seattle for adults with disabilities are most easily accessed through the [211 Community Information Line](#), by dialing 211 or 1-800-621-4636.

The City is proactive in advertising and referral to other local, state and national programs targeted to serve individuals with disabilities. For example, the City's Teen website (<http://www.seattle.gov/teen/health/disabilities.htm>) includes information about the Job Accommodation Network (JAN) operated by the U.S. Department of Labor as well as links to the state Division of Vocational Rehabilitation and Washington Relay Communications services.

In addition to education and referral efforts, the City of Seattle Office of Civil Rights (SOCR) is responsible for formal inquiry and response to citizens who feel that the City has not fulfilled federal Americans with Disability Act (ADA) requirements. SOCR also handles discrimination complaints based on all protected classes including those with disabilities.

Finally, the 2009-2012 Consolidated Plan itself will be made available in alternative formats accessible to those with limited vision via the Internet.

3.3.3 Veterans

- **Over 138,000 veterans live in King County.** According to the 2009-2013 Washington State Department of Veterans Affairs (WDVA) Strategic Plan, the 2000 Census counted more than 670,000 veterans living in Washington State. The federal government estimated in 2006 that 138,000 veterans were living in King County, and that number will only increase as troops return from service in Iraq and Afghanistan.³⁴ The challenges of reintegration (particularly following multiple deployments) cause many to face housing instability or become homeless. Two segments of the veteran population are growing at high rates: veterans over age 85 and veterans returning from the current war.

Veterans over age 85

- **The U.S. Department of Veterans Affairs projects the number of veterans over age 85 in Washington State will grow by 35% between 2005 and 2010.** Several unique characteristics affect service needs for these veterans:
 - Increase in number of veterans suffering from dementia;
 - Presence of wartime disabilities, both physical and mental; and
 - Increase in veterans considered medically indigent.

Veterans returning from the current wars

- **Veterans returning from the wars in Iraq and Afghanistan also have unique needs and characteristics.** Washington State has experienced one of the largest mobilizations of "citizen soldiers," those individuals serving in our State National Guard or Armed Forces Reserve Units, in history. Some of the challenges returnees face is:
 - Combat wounds;
 - Head injuries / Traumatic Brain Injury;
 - Post Traumatic Stress Disorder (PTSD) symptoms and readjustment challenges;
 - Employment or re-employment;
 - Risk of becoming homeless; or
 - Significant family readjustment issues following active duty.
- **There is increased diversity within this new veteran population.** From 2000 through 2013, the number of women veterans in Washington will increase by over 10,000. Within the same timeframe, the number of minority veterans is also projected to increase by nearly 10,000. This includes Tribal Veterans who are served through a unique network of Tribal Veterans Representatives. As citizen soldiers return from extended overseas deployments, many will need assistance with ongoing medical, mental health or readjustment issues. Some may require assistance with re-employment or education or need emergency help to overcome a financial crisis.³⁵

³⁵ 2009-2013 Strategic Plan, Washington State Department of Veterans Affairs, pps. 9-10.

- **Veterans of the current wars have lower incomes and less education than past veterans.** Organizations that serve veterans in King County report that veterans returning from recent Middle East deployments tend to have lower incomes and less education than veterans who were part of previous deployments.³⁶
- **Current veterans' largest unmet need is for mental health care.** A recent analysis of data on the long-term needs and costs of veterans returning from the Iraq and Afghanistan conflicts found the largest unmet need to be mental health care. Unprecedented percentages of returning veterans face behavioral health issues related to stress, trauma, and other experiences and conditions.³⁷ Stress on family relationships is also prevalent among veterans' households, which may increase the risk of homelessness among both the veterans and their families.
- **Nearly 20% of individuals who are homeless in King County are veterans.** Safe Harbors, the countywide homeless management information system, reports that 19% of individuals served during 2007 by emergency shelters and transitional housing programs identify themselves as veterans, a number that is nearly double the proportion of veterans in the overall county population. They are also older than the general homeless population with an average age of 50 years. More than a third of homeless veterans in King County are over age 55.

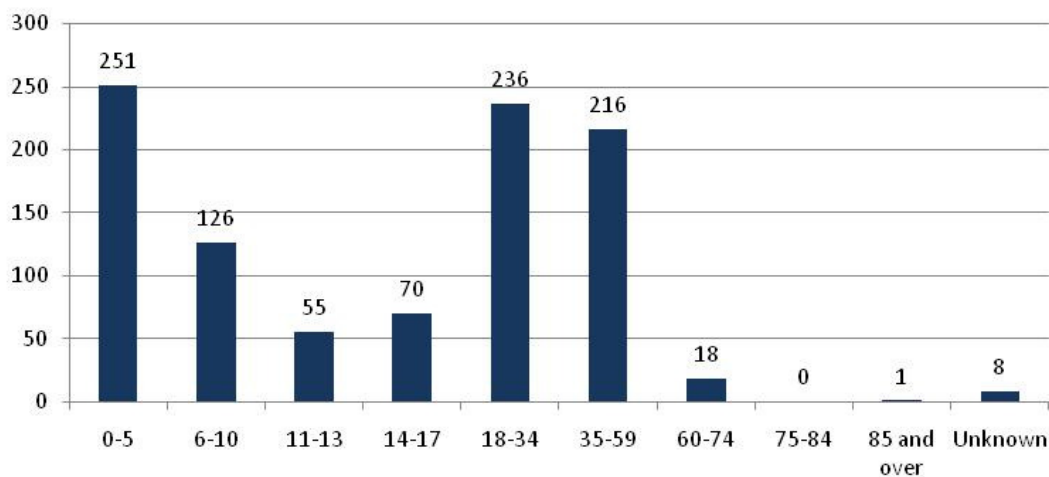
³⁶ King County Department of Community and Human Services, Veterans and Human Services Levy, Final Procurement Plan

3.3.4 Survivors of Domestic Violence and Assault

Profile of those seeking assistance

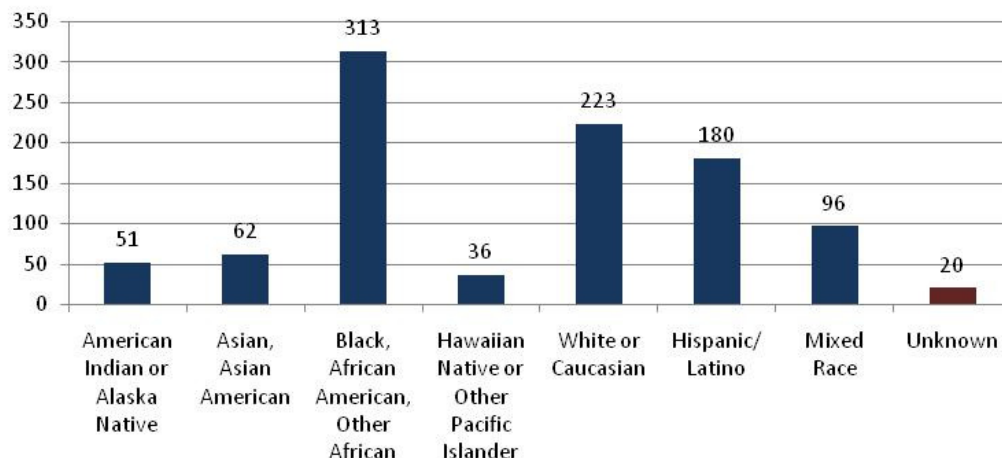
- **Nearly 1,000 domestic violence victims were served by emergency shelter or transitional housing programs during 2007.** Domestic violence is a widespread social and public health problem that affects not only the victims, the perpetrators, and their children, but the entire community. In 2007, through seven contracts with four City-funded Domestic Violence Shelter/Housing Programs, 981 individuals (including 469 adults) were housed in emergency shelters, transitional housing programs, or using hotel/motel vouchers.
- **An additional 1,804 domestic violence victims received advocacy and support services.** In addition, through 10 contracts with City-funded Domestic Violence Community Advocacy Programs, 1,804 individuals (including 1,165 adults), who may or may not have entered a domestic violence shelter or transitional housing program, received advocacy and support services through a domestic violence community advocacy program.
- **Domestic violence victims are typically between the ages of 18 and 59.** Data compiled in *Toward Safety and Justice: Domestic Violence in Seattle 2006*, which was published by the Seattle Human Services Department's Domestic Violence and Sexual Assault Prevention Division, paints a portrait of a domestic violence victim in Seattle using City-funded services. Women are predominately the victims of domestic violence in our community. Domestic violence victims are typically between the ages of 18 and 59, and this wide range of ages means that services for victims must accommodate single women, women with children, and women nearing retirement age.

Figure 3-53: Ages, Total People in DV Shelter, Transitional Housing, Hotel-Motel Voucher, 2007



Source: *Toward Safety and Justice: Domestic Violence in Seattle 2006*, Seattle Human Services Department, Domestic Violence and Sexual Assault Prevention Division

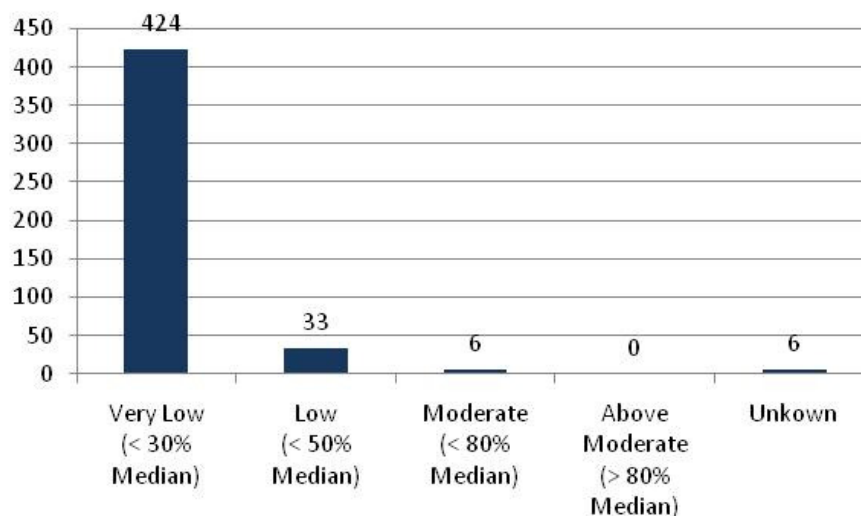
Figure 3-54: Adults and Children in DV Emergency Shelter, Transitional Housing, or Hotel-Motel Voucher Program – Race/Ethnicity



Source: *Toward Safety and Justice: Domestic Violence in Seattle 2006*, Seattle Human Services Department, Domestic Violence and Sexual Assault Prevention Division

- **Many victims who seek City help live in poverty.** Economically, those victims seeking services at City-funded agencies tend to fall in the very-low- or low-income categories, meaning that many victims and their children live in poverty, which can make leaving an abusive relationship much more challenging if the victim is economically dependent on her batterer.

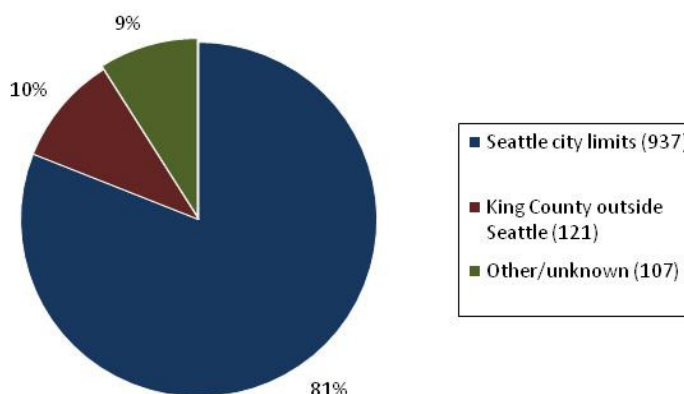
Figure 3-55: Adults in DV Shelter, Transitional Housing, or Hotel-Motel Voucher Program – Income Levels



Source: *Toward Safety and Justice: Domestic Violence in Seattle 2006*, Seattle Human Services Department, Domestic Violence and Sexual Assault Prevention Division

- **When the decision is made to end an abusive relationship, the victim often has nowhere to go.** While many victims of domestic violence do attempt to remain in their home, both safety concerns and financial limitations are frequently insurmountable barriers. A 2003 study reported that 38% of victims of domestic violence became homeless after separating from their abuser. An additional 25% indicated that they had to leave their homes during the year after separation for both safety and financial reasons.³⁸
- **City initiatives have focused on preventing homelessness.** The 2007-2010 City of Seattle Human Services Department's Domestic Violence and Homelessness Strategic Plan includes initiatives intended to prevent homelessness so victims may either remain in their home or return to their home after fleeing for safety. A safety assessment is critical since the most dangerous time for a victim of domestic violence is when s/he makes the decision to end the relationship. It is also critical for the victim to have a safe place to go during this potentially dangerous period. There is still a significant lack of housing.

Figure 3-56: Adults (Total 1,165) Served at DV Community Advocacy Programs (CAP) – by Area of Residence



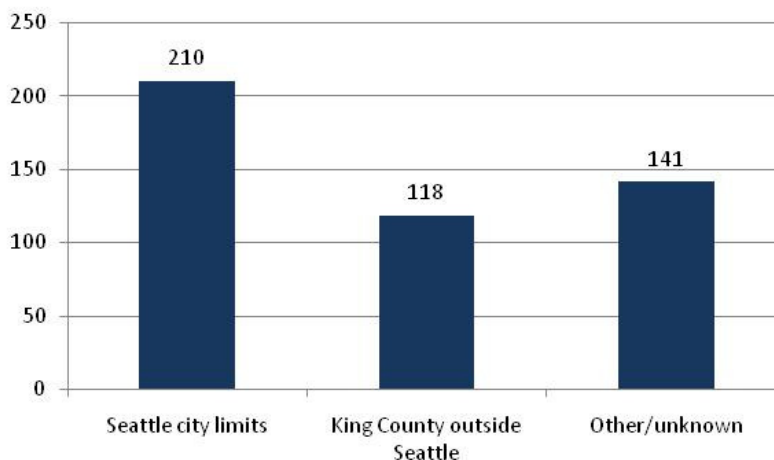
Source: 2007 contract reports data from CAP programs including: ADWAS, Chaya, Consejo, New Beginnings, NW Network, ReWA, Salvation Army, and Seattle Counseling Services, Seattle Indian Health Board, and YWCA E. Cherry Branch.

Estimating Unmet Need for Housing and Services

- **Even though emergency shelter and transitional housing capacity has increased for victims of domestic violence since the previous Consolidated Plan, turn-away rates continue to rise.** The turn-away rate for Seattle and King County averages 18 to 1. Programs count each individual request (including the children in a family) when domestic violence is the presenting cause of homelessness. Turn-away rates for all programs are much higher when requests are included from those not experiencing immediate domestic violence. In Seattle, the highest rate among shelter programs is 27 to 1, while the lowest rate is 9 to 1. The individual count is duplicated within programs as well as across programs, since personally identifying information is not collected from callers due to federal and state confidentiality requirement

³⁸ Baker, C., Cook, S. & Norris, F., "Domestic Violence and Housing Problems," *Violence against Women*, 9(7): July 2003, 754-783.

Figure 3-57: Total Adults in DV Emergency Shelter, Transitional Housing, Hotel-Motel Voucher Program



Source: For all charts in this section; 2007 City contract Client Profile data reports.

Note: Area of residence is home prior to shelter/transitional housing.

- **There are approximately 70 emergency beds or units in King County for domestic violence victims.** Forty-five of the units are in confidential facilities. Two of the shelter facilities have moved from community living group homes to individual apartments. One agency leases apartments scattered throughout a large complex. The other agency purchased and renovated an apartment building. Two culturally-specific service providers created a combined total of six emergency apartment units tailored for the cultural needs of their residents. The City of Seattle has also made hotel/motel voucher funding available for agencies throughout King County to provide emergency rooms to Seattle residents.
- **There are currently 139 transitional housing units for victims of domestic violence.** Fifty-one of the units are operated by culturally-specific domestic violence service providers. Ten of the units are for survivors who are also struggling with chemical dependency. The Seattle transitional programs receive an average of 15 applications for each available unit. Several agencies have also developed permanent supportive housing programs. One agency has 15 units for families and 10 units for singles. An Office of Violence Against Women grant is funding 6 units per year for the next three years for three Seattle agencies.
- **There continues to be racial disparity in the domestic violence emergency shelter population as in the general homeless shelter population.** In 2007, 75% of emergency shelter residents in Seattle-funded domestic violence programs were women and children of color. During the same year, 58% of program participants in Seattle-funded domestic violence community advocacy programs were women of color.
- **A number of other issues affect victims of domestic violence.** In addition to an inadequate supply of safe emergency housing options, there are several other issues that further affect those

who are homeless due to domestic violence.

- **Mental Health Problems:** Women who have experienced domestic violence also experience high levels of physical and mental health problems. Symptoms of post traumatic stress disorder compound the difficulties that victims of domestic violence may have with accessing and maintaining safe housing.
- **Chemical Dependency:** Many women turn to prescription medication, alcohol, and/or street drugs to self-medicate. Anecdotal information from local shelters estimates that as many as 50% to 80% of any given shelter population is struggling with substance use and relapse issues.
- **Employment:** Victims and survivors usually do seek employment, but are often not able to maintain it because of interference from abusive partners.
- **Criminal Legal and Civil Legal Systems:** Victims and survivors often struggle with criminal cases (either the batterers' or the victims'), with family law issues, and with immigration issues. Time in court may affect employment. In addition, many victims do not have enough money for attorney fees.
- **Housing Practices and Policies:** Suitability requirements for public housing often prevent a victim or survivor from securing housing due to poor credit history, negative landlord references, or a criminal history record due to the domestic violence.

3.3.5 The Senior Community and Those “Aging in Place”

This section is compiled from information in the [Area Agency on Aging \(AAA\)](#) 2008-2010 Strategic Plan. The AAA Plan, which was co-sponsored by the Seattle Human Services Department’s Aging and Disability Services Division (ADS), describes key community needs and trends, and summarizes its annual budget of \$51 million in federal, state, and local resources, listing planned levels of service through King County for the next four years.

While the fund sources administered by the Area Agency on Aging are not solely targeted to those with no-to-moderate income, many of the service priorities affect that segment of the older population.

The AAA’s planning process included key stakeholders and partners in service provision, including recruiting the Seattle Housing Authority to conduct a Senior Housing study as part of its planning efforts (see Section 5.1.1 – Plan for Public Input – Community Consultation).

The Area Plan highlights key trends in the aging and disabled population, including:

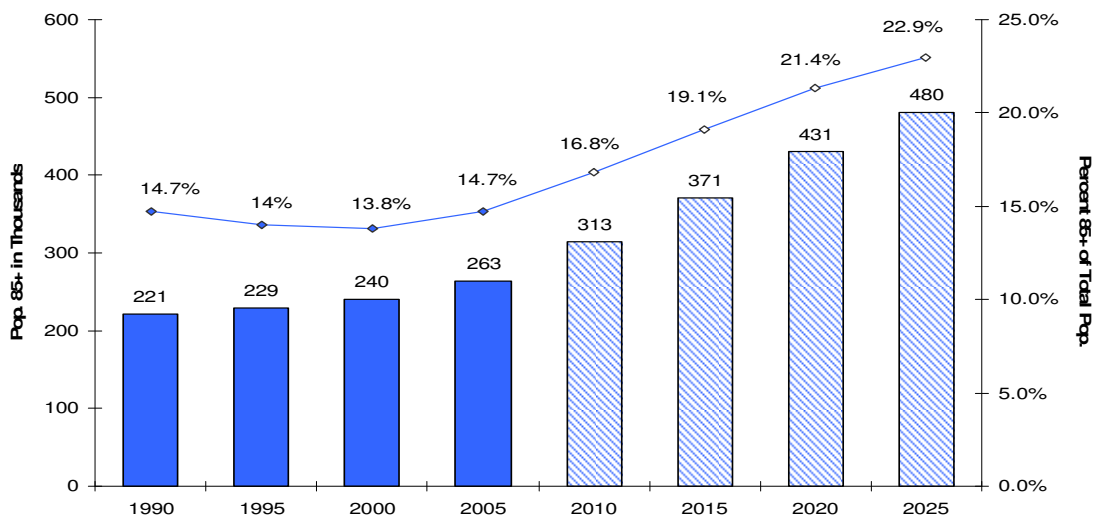
- In 2005, almost 15% of the population was over 60. By 2025, 23% will be over 60;
- 81% of baby boomers expect to work beyond retirement;
- More older women will live in poverty than older men;
- Self-care limitations are increasing among 45-64 year-olds; and
- Disability rates are increasing among female, low-income, less-educated older adults.

Profile of Seattle/King County seniors (those 60 and older)³⁹

- **Life expectancy has increased dramatically.** Thanks to remarkable advancements in medicine, nutrition, and general living standards, King County residents reaching the age of 60 can now expect to live about 32 years longer than someone born a century ago. This dramatic increase in life expectancy, from 47 years in 1900 to 79 years in 2000, is the main factor contributing to a significant increase in the number of older adults. Another factor is about to play out: the dramatic rise in birth rates after World War II known as the “baby boom.” This “boomer” generation is just beginning to turn 60, and will likely have profound effects on the aging services field.

Figure 3-58: King County 60+ Population, Number and Percent of Total Pop.

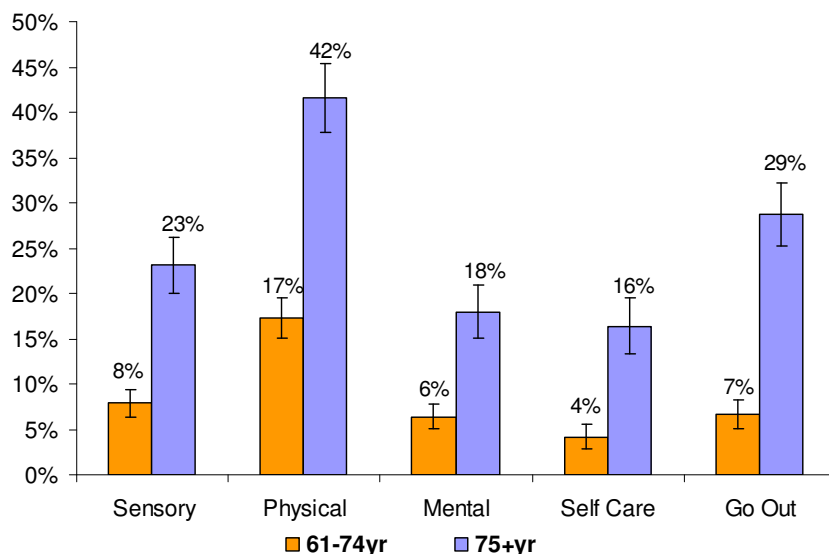
³⁹ Area Plan on Aging 2008 – 2011, Seattle/King County Area Agency on Aging (AAA), http://agingkingcounty.org/docs/AreaPlan2008-2011_Final.pdf, page 17, last visited 8.12.08.



Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

- Longer life expectancies mean that older adults have different needs based on their age.** Programs and policies targeting those over 60 must take into account the needs of at least three cohorts of older adults. While most “young old” (often defined as ages 60-74) adults are often active, healthy, and independent, those in the “older old” (75-84) and “oldest old” groups (85+) and older are more likely to face disabling conditions (Figure 2). This “age diversity” is an important consideration for policymakers.

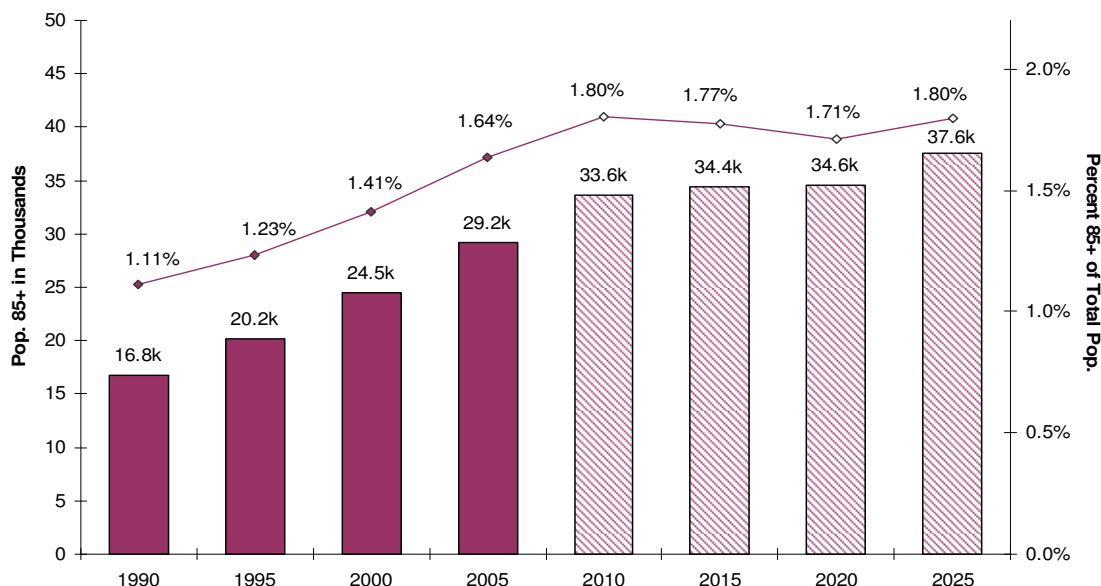
Figure 3-59: Rates of Disability in King County by Type and Age



Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

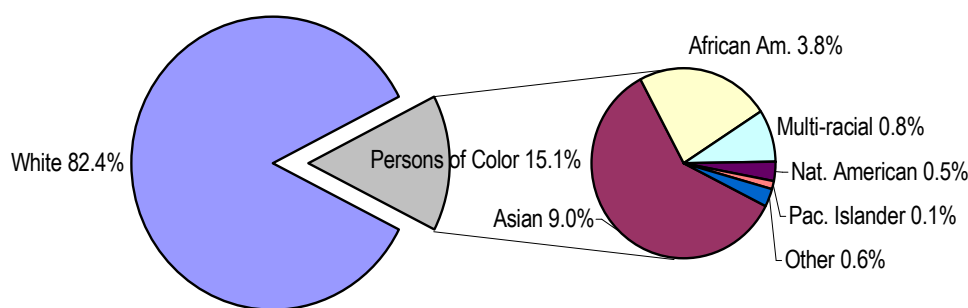
- While the number of 60+ residents has just begun its dramatic increase, the number of 85+ residents has been climbing since 1990, and will continue to do so for the remainder of this decade. Those over age 85 have the highest rates of disabling medical conditions. Improving services to this population while controlling costs represents one of the biggest challenges – and opportunities – for Area Agencies on Aging.

Figure 3-60: King County 85+ Population, Number and Percent of Total Pop.



Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

Figure 3-61: King County 60+ Population by Race (Census-ACS, 2005)



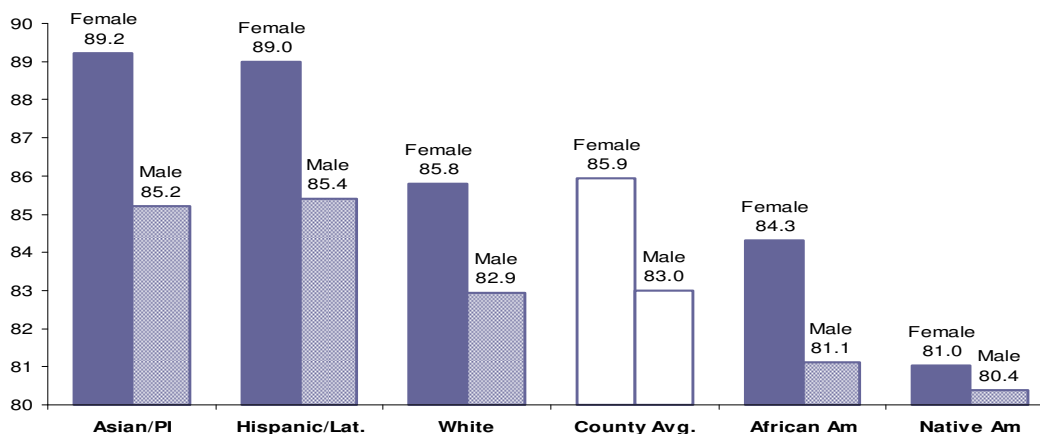
Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

- There are disparities in condition between older adults of different races and ethnicities. Increasing diversity has created a vibrant cultural background for elders choosing to spend their later years in King County. However, significant disparities exist among these groups in terms of health, social, and economic status. For instance, while the average King County resident born in 2000 can expect to live more than 80 years, there is wide disparity among racial/ethnic groups.

Asians have the highest life expectancy and can expect to live 10 more years than African Americans.

- **Health disparities can be clearly seen in the life expectancies for older adults.** At age 65, average life expectancy for King County residents is 84.5 years, meaning the typical 65-year-old can expect to live almost 20 additional years. Compared with 1995 data, life expectancy at 65 rose for every group except African Americans and Native Americans, who saw decreases of 0.4 and 1.5 years, respectively.

Figure 3-62: Life Expectancy at Age 65 by Race/Ethnicity, 2004



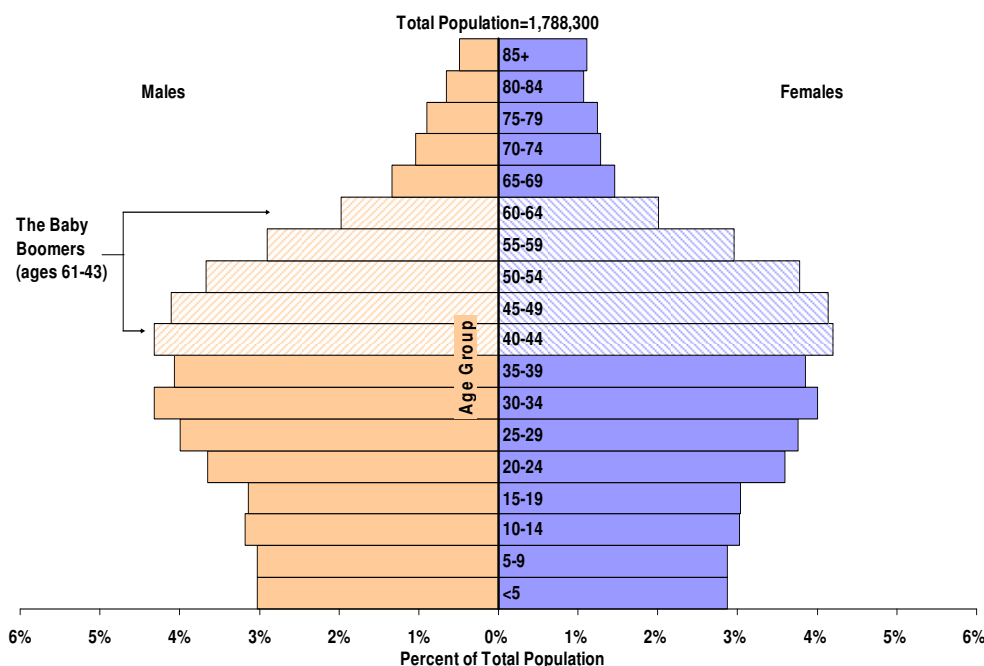
Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

Health disparities across ethnic groups may become even more pronounced as a more diverse cohort of King County residents turns 60. Addressing these inequalities is one of the major challenges facing the aging network.

The Boomers Arrive

- **The baby boomers represent the largest cohort yet to reach retirement age.** The Area Plan covers an especially important period in which the first big wave of “baby boomers” celebrates their 60th birthdays. Many policymakers are concerned about the fiscal impact of this generation leaving the workforce and drawing on entitlement programs, while others see an opportunity to change the very definition of “retirement.”

Figure 3-63: King County Population by 5-Year Age Cohorts, 2004



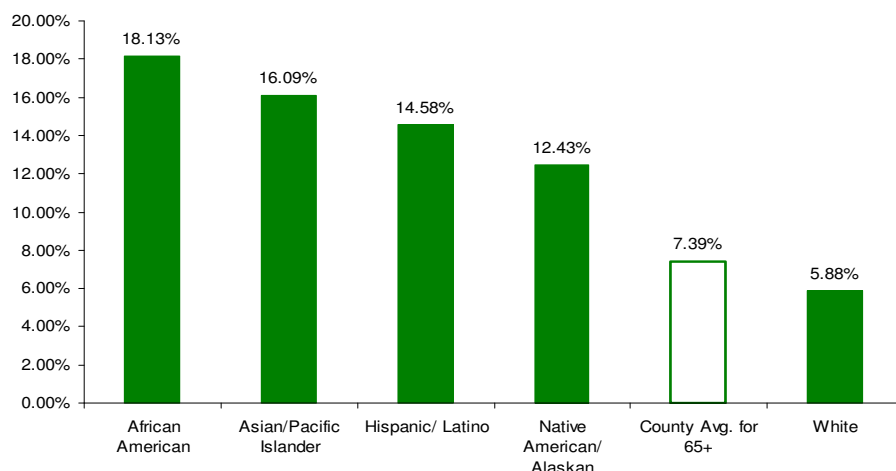
Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

- **The proportion of those 60 and older will increase through 2025.** During the relatively stable decade of 1990-2000, King County’s 60-and-older population increased only modestly in number, and actually decreased as a percentage of the total population. However, by 2005 this percentage had turned positive again, and will see huge increases through at least the year 2025, when the number of those 60 or older is expected to reach 480,000 persons, or almost 23% of the total population.
- **The baby boomer generation will change the concept of retirement.** The size of the boomer generation has caused concern about spending on social programs, as well as finding the workforce necessary to support them. However, there is cause for optimism as well, as the boomers represent the healthiest and best-educated generation yet to retire. There is reason to believe they will challenge traditional definitions of and assumptions about retirement, in ways that constitute a net gain to the economy and society as a whole.

Poverty Rates Have Increased For Older People

- **The number of older adults living in poverty is increasing.** In 1990, 6.9% of county residents 65 and older were living below poverty; by 2000, this proportion had risen to slightly 7.1%. Census Bureau estimates for 2005 show an increase in this proportion to 8.9%.
- **Older adults living in poverty can be found throughout the county.** One might expect that elder poverty would be concentrated in a few areas, but pockets can be found throughout the county (based on the 2000 Census, the last year for which census tract data was available). In King County, older African Americans have the highest poverty rates), followed by Asians, and Hispanics/Latinos.

Figure 3-64: County 65+ Pop. Below Poverty, by Race and Hisp. /Latino Ethnicity



Source: Seattle/King County Area Agency on Aging 2008-2011 Strategic Plan.

According to the 2000 Census, the poverty rate among the 65+ population was highest in Seattle (9.9%) and lowest on Vashon Island (2.3%).

Figure 3-65: 65+ with Income Below Poverty by King County Subregion			
Subregion	Total 65+	65+ Below Poverty	% of Total
East Rural	2,565	120	4.7%
East Urban	38,952	1,835	4.7%
North Urban	15,319	752	4.9%
Seattle	67,804	6,709	9.9%
South Rural	4,679	359	7.7%
South Urban	51,126	3,132	6.1%
Vashon	1,327	30	2.3%
Total	181,772	12,937	7.1%

Disabilities Increase, Rates Decline

- **Overall disability rates among the 60 and older population are declining.** This is a very encouraging trend that is occurring among all age cohorts over 60. However, low-income and less educated older adults are not benefiting from this trend.
- **Long-term trends with respect to the needs for disability services are unclear.** It is not clear which trend – rising numbers of older adults or lower rates of disability – will “swamp” the other in terms of the future need for services. It is also not clear how long the trend toward lower disability rates will continue, and there is some indication it may reverse as the boomers retire and rates of obesity increase.
- **There are disparities in disability rates among different racial and ethnic groups.** There is limited information on whether disability decline is benefiting all racial/ethnic groups equally. It is clear, however, that significant disparities remain.

In King County, older African Americans and older persons from two or more races have significantly higher rates of disability than other racial groups.

County 65+ Pop with Disabilities by Race and Hispanic/Latino Ethnicity

Figure 3-66: Pop with Disabilities by Race and Hispanic/Latino Ethnicity			
Race	Total 65+	65+ With Disability	% With Disability
African American	6,163	3,183	51.6%
Asian	15,460	6,195	40.1%
White	156,196	58,227	37.3%
Native American	823	358	43.5%
Other	719	303	42.1%
Multi-racial	2,147	1,278	59.5%
Pacific Islander	264	103	39.0%
Total	181,772	69,647	38.3%
Hispanic/Latino*	2,350	1,011	43.0%

* overlaps with other categories

Active seniors and Social Engagement

- **The past four years have seen a growing awareness of the importance of remaining active and involved in the community in our later years.** From a health perspective, studies have shown that remaining socially active is one of the strongest predictors of continued health and longevity.

From a societal perspective, it is desirable that older adults can remain in their communities and stay or become active in social and civic organizations. Despite stereotypes, few older adults live in nursing facilities, and a majority reports no disability whatsoever. As a growing number of frail elders place increasing burdens on our social support systems, it makes sense to tap into the wisdom and experience of the vast majority of older adults who are *not* frail and vulnerable.

- **A new vision of retirement is gaining strength that recognizes retirement as a time for leisure and reflection, but also a time for active engagement in community life.** This can be through paid employment, volunteer commitments, or even. This vision recognizes that most people can expect to live up to 20 years after retirement – almost a quarter of their lives. Most of these years will not be spent in nursing homes (where only about 5% of older adults live) or otherwise incapacitated. In fact 60% of older adults report no disability whatsoever, and rates of disability have been decreasing dramatically for this population. Each generation of retirees has been healthier, wealthier, better educated, and longer-lived than the one that preceded it.
- **Technology can play a key role in shaping the coming retirement revolution.** Social networking web sites are being developed targeting recent retirees and active older adults. The increasing ability to rapidly share information on elder-friendly volunteer opportunities will contribute to community engagement for older people. More seniors choosing "encore careers" should accelerate this trend, as well as the increasing numbers of technology-savvy seniors approaching retirement age.

3.3.6 Children and Youth

Low-Income Children

This section uses data from Seattle Public Schools and specialized studies offer insight into the population in need.

Seattle Public Schools

- **There are 45,276 students enrolled in Seattle Public Schools,⁴⁰ 39% of whom are eligible for free or reduced-price lunch.** Children of color comprise 57.5% of the student population and white students comprise 42.5%. Of these students 36.9% do not live with both parents. Based on the income level of their parents, 39% of students are eligible for free or reduced lunch.
- **Nearly one-quarter of students have non-English speaking backgrounds.** In June 2007, 10,466 students, or 23.3% of the total Seattle Public School enrollment, had non-English speaking backgrounds. Of these, 5,971, or 13.3% were receiving bilingual services, and 14% were receiving special education services. For the class of 2007, 61.5% of those who entered the class in the last four years graduated on time, while 30.1% dropped out.

Special Needs

- **The Women's Funding Alliance analyzed needs of women and girls in the Puget Sound region.** The Women's Funding Alliance public foundation provides grants throughout the Puget Sound region [generally four counties; Snohomish, King (including Seattle), Pierce and Whatcom counties] focused on improving the health and vitality of communities by investing in opportunities for women and girls. In 2007, the Alliance funded an in-depth study on quality of life for women and girls in the region to help policy makers determine the needs and strengths of this population. [*A Closer Look*](#) provides data and analysis⁴¹ that emphasize the following points:
- **Single women with children have the lowest median annual earnings of any family type.** Married couples with children in King County earn about 160% more per year than single women with children.
- **Nearly 180,000 women and girls in the four-county region are living in poverty.** In Washington, 33% of Hispanic, Black, and American Indian/Alaskan Native girls live in poverty.

⁴⁰ *Data Profile Summary 2007*, Seattle Public Schools

⁴¹ *A Closer Look: A Landmark Study of Women and Girls in Four Counties in the Puget Sound Region*, Women's Funding Alliance, 2007.

- **Poverty disproportionately affects single women with children.** However, service providers in the four-county region suggested the face of poverty may be changing. More than ever before, they are serving two-parent households that struggle to make ends meet, despite the fact that at least one parent works outside the home.
- **Lack of affordable, flexible child care is one of the most significant barriers to women achieving economic security in the four-county region.** A Spring 2008 Child Care Resources telephone survey confirmed the severe shortage of infant care and toddler care, with its finding of zero vacancies for infant care and few toddler spaces available at 58 child care centers
- **Lack of early childhood education and caregiver support limit women's educational opportunities.** Lack of quality, affordable, and culturally and linguistically appropriate early care and education programs, as well as support for caregivers—including respite care for those whose children have special health care needs and for those caring for aging parents and older family members—are major barriers to educational attainment for women and girls in the four county region.
- **English Language Learners have lower graduation rates.** Graduation rates for children with limited English proficiency are 58% compared with 70% for the general student population.
- **Infant mortality rates vary by racial and ethnic group.** Across the state, the infant mortality rate for American Indian/Alaskan Native and African American mothers is double that of mothers in other racial/ethnic groups.

A Closer Look, offers a wealth of information, including graphics, for those interested in more detail on the topic.

Homeless Young Adults

The needs of homeless young adults (ages 18-25 years old) have been well documented by the recently published *A Plan to End Young Adult Homelessness in King County*, conducted as part of the [Ten-Year Plan to End Homelessness in King County](#). The Young Adult Plan emphasizes the importance of addressing the unique needs of homeless youth, before homelessness becomes an embedded lifestyle:

- **Abuse and neglect, and the resulting trauma, are common conditions for at-risk young adults.** Homeless youth and young adults often report that their family relationships have been strained by emotional abuse, neglect, alcoholism, addictions, or disapproval of their sexuality and/or sexual identity. These experiences have a profound effect on how young adults engage in services: some feel safer sleeping outside rather than putting themselves under an adult's care. While the engagement process for any young adult takes longer than for most adults (and can be compared to chronically

homeless adults), young adults who have experienced trauma, including those with Posttraumatic Stress Disorder, require different approaches to address these root issues.

- **Among homeless adults who are 25 or older, 35% became homeless for the first time when they were between 12 and 24 years of age.** A study by Martha Burt of The Urban Institute found that the longer the episode of homelessness as a youth or young adult, the higher the risk that he or she will end up as a chronically homeless adult. Many homeless street young adults would meet HUD criteria for chronic homelessness if they were participating in the system.⁴²
- **The need for services for young adult who are homeless is growing.** In 2007, ROOTS (in Seattle's University District) turned away 1,038 young adults from its shelter (up nearly 400% from 2005). YouthCare (which has multiple Seattle locations) served more than 1,100 young adults (unduplicated) in 2007, and has waiting lists for housing and employment services. Healthcare for the Homeless Network (countywide) served 709 young adults with health care services. There is a great need for housing and services for homeless young adults, and that the need is growing rather than declining. Fortunately, young adults in transitional living placements are beginning to access housing vouchers to gain permanent housing.
- **There are at least 1,113 young adults who are homeless in our county at any given time.** A national study by Martha Burt (*Helping America's Homeless*) estimated that individuals aged 18 to 24 make up 12% of the adult homeless population. Based on these estimates, and using the 2007 One Night Count of 8,439 homeless in King County, which is widely considered to be a conservative estimate of homeless prevalence, we can estimate that there are at least 1,013 homeless young adults at a given time in our county.⁴³
- **It is estimated that 295 young adults can be served on a given night in emergency, transitional, and permanent housing in King County, half in housing that is dedicated with services tailored for young adults.** These programs have demonstrated that they are in great demand, as occupancy rates are increasing, with most programs showing rates of 90% or higher. Emergency shelter use is at an all-time high, with ROOTS shelter and The Landing turning away young adults nearly every night. Between the 2007 and 2008 One Night Counts, there was an increase of 80 young adults living in older adult and family emergency shelters and transitional housing.

Estimating Housing and Service Needs for Homeless Young Adults

- **At least 718 young adults who are homeless are not housed at any given time.** The following table estimates the number of housing units, beds, and vouchers that homeless young adults are currently accessing, and the number who are homeless and not receiving assistance.

⁴² *A Plan to End Young Adult Homelessness in King County*, Committee to End Homelessness, May 2008, pps 2-4.

⁴³ Ibid, p. 3.

Figure 3-67: Estimating Housing and Service Needs for Homeless Young Adults	
Housing type	Number
Young Adults in Dedicated Housing (capacity at a given time)	295
Sub-total: Number of Young Adults Receiving Housing Assistance	295
Young Adults who are Homeless (at a given time in 2008)	1,013
Total GAP: Number of Homeless Young Adults Not Housed	718

- Regional priorities for homeless young adults are:
 - Scattered-site, non-time-limited stable housing for 25 homeless young adults, including developmentally-appropriate, ethnically- and community-based support services; and
 - Interim housing for 30 homeless young adults awaiting entry into transitional or non-time-limited stable housing, including short-term housing assistance and developmentally appropriate, ethnically- and community-based support services.

Homeless Unaccompanied Youth Under 18

- **Homeless youth under the age of 18 experience homelessness for many of the same reasons as homeless young adults.** These reasons include family conflict, abuse, and being thrown out of their home because of sexual orientation or pregnancy. Furthermore, many youth become homeless when they leave juvenile detention, correctional institutions, or mental health institutions, or run away from foster care. Nationally, Burt has estimated that 7-8% of all youth between the ages of 12 to 17 have spent one or more nights away from home without permission. While 90% of these youth reunite with their parents or live with friends or family members, timely services are critical to keep youth from living on the streets and becoming chronically homeless.
- **Unfortunately services for minors are limited because of their age.** Washington's Becca Bill requires that shelters report homeless youth to their parents or the police within eight hours, making many homeless youth very wary of shelters. Furthermore, homeless youth and young adults are unlike homeless adults in that they often avoid services because of past negative experiences with adults. Consequently, outreach is essential to engage youth and encourage them to access services so that they can avoid living on the streets.
- **Housing options for minors are limited.** Once homeless youth are identified, options for housing are limited to family reconciliation, foster care, or transitional housing. Furthermore, there are additional state licensing issues for shelters and foster care group homes that serve minors, which makes these placements more staff-intensive and thus more expensive. These placements must impose many rules to meet state requirements,

and these rules may pose more barriers to homeless youth. Housing options for unaccompanied minors must be linked to multiple ethnically and developmentally appropriate services to help them learn to live independently. Most of these youth have not completed high school and have little or no job experience. In addition, 40-50% has drug or alcohol problems and/or mental health problems (Burt).

- **Seattle currently has only one shelter and limited Transitional Living Programs for unaccompanied minors.** Seattle's priorities for homeless unaccompanied minors have not yet been determined. Providers would like a plan for homeless youth similar to A Plan to End Young Adult Homelessness in King County.

3.3.7 Foreign-born residents (including Refugee and Immigrant communities)

Profile of Refugee and Immigrant Communities

- **Seattle has been an entry portal for refugees and immigrants for almost four decades.** The City has responded to the influx of New Americans by celebrating diverse cultures and languages and by providing services to help them successfully assimilate to U. S. life.
- **Nearly 17% of Seattle's population is foreign-born.** According to the 2000 Census, a total of 94,952 Seattle residents, nearly 17% of the population was born abroad. This figure is 40% higher than the total a decade earlier and more than four times higher than the city's overall 9% growth rate during the 1990s.
- **More than half of Seattle's foreign-born residents were born in Asia.** Despite higher rates of growth during the 1990s among people from Africa (320%), the Americas (74%), and Oceania (63%), Asia still remains the birthplace of more than half the city's foreign-born. The number of Seattle residents from Asia increased only 34% during the 1990s. For a detailed analysis of the similarities and differences among Asian Americans and Pacific Islanders in Seattle see "*A Community of Contrasts*"⁴⁴ published by the Asian American Legal Center in 2006.
- **Over half of Seattle's foreign-born residents have become naturalized U.S. citizens.** This is the second highest among 23 largest cities in a Brookings Institution study.
- **The state of Washington ranks sixth in the nation in the number of refugees who have settled here.** It also has the third largest population of secondary migrants (refugees who initially resettled in other parts of the country, but migrated to Seattle and other parts of Washington State). Refugee resettlement agencies helped 2,216 refugees resettle in Washington in 2007, bringing the total number of refugees who have settled in the state to approximately 300,000.⁴⁵ The newest arrivals continue to be from the former Soviet Union and Africa with smaller groups from many diverse nations.
- **The Washington State Office of Refugee and Immigrant Assistance estimates that approximately 80,000 refugees currently live in King County.** Approximately 42% of the refugees who live in the area are from Southeast Asian countries. However, a growing segment of this population is from East Africa, which represents about 22% of the refugee population. East African refugees come from Ethiopia, Eritrea, Somalia, Liberia, Burundi, and Sudan. Eastern Europeans make up 31 % of the refugee population in King County; however most reside in South and East King County. Less than 10% of

⁴⁴ "A Community of Contrasts: Asian Americans and Pacific Islanders in the United States", Asian Pacific Legal Center of Southern California, pps. 54-61, www.advancingequality.org.

the refugee population is from the Middle East. Voluntary resettlement agencies resettled 1,208 refugees in King County in 2007 including 325 from Somalia, 171 from Burma/Myanmar, 195 from the Ukraine, 104 from Russia, 70 from Burundi, 76 from Iran, 27 from Iraq, 15 from Vietnam, 23 from Eritrea, 60 from Ethiopia, 5 from Liberia, 7 from Sudan and 9 from Afghanistan.

- **Refugee resettlement slowed following 9/11, but has since increased.** The more stringent screening of foreign arrivals to the U.S. following 9/11 is reflected in the decreased number of refugees admitted for resettlement in recent years. Admission ceilings nationally for new arrivals were radically reduced or were not met after 9/11. In 2001, 70,000 refugees were admitted to the country, but only 27,000 were admitted in 2002. Refugee admissions increased dramatically in 2003 when 20,529 were admitted nationally during the first six months of the year. Of this number, 31.5% were from the former Soviet Union, 31.9% were from Africa, 16.6% from the Near East, 6.9% from Asia and 1.2% from Latin America.
- **Refugees and immigrants face significant barriers to economic and social stability including access to appropriate housing for their families.** Unfortunately, in the current tight labor market, there remain a significant number of refugees and immigrants who need assistance from government programs such as Temporary Assistance for Needy Families (TANF) and Refugee Cash and Medical Assistance (RCMA) programs.

New refugee arrivals without families receive medical and cash assistance for eight months; those with families are enrolled in the TANF program. Data for 2006 from the Economic Services Administration, Washington State Department of Social and Health Services, show 1,142 limited-English-speaking households enrolled in TANF in King County and 147 refugees received RCMA.

- **Refugees who have jobs work more hours and make about \$1 less an hour than most Americans.** Many refugee workers pay significantly more than 30% of their incomes for housing (the amount HUD designates as “affordable”). Without necessary skills, literacy, or familiarity with the system of housing assistance and supportive services available to needy Americans, many refugees experience prolonged periods of unemployment and struggle with keeping a home for themselves and their families.

Impact on Homelessness

- **Refugees and immigrants, who become homeless, often will not use emergency shelters because they lack culturally and linguistically appropriate services.** However, the annual One Night Count conducted in January 2007, found 699 people with limited English proficiency (designated as LEP, or Limited English Proficient) in shelters or transitional housing, 11.7% of the total of 5,964 people who were counted. Of the 699 LEP persons, 66 were single individuals and 633 were members of families with children. The majority of LEP persons who were counted were East Africans, whose number increased from 5% of LEP persons in shelters in 1998 to 12% in 2007.

- **Reliable numbers regarding the local homeless refugee population are difficult to obtain because a large segment of this population does not access shelters.** Instead they become highly transient moving from one overcrowded home to another. Barriers facing Somali families are compounded by the large size of their families.
- **Refugees and immigrants face cultural and linguistic barriers that hinder their access to housing and supportive services.**⁴⁶ These barriers make it difficult to complete applications for housing. Once they find housing, refugees and immigrants often have difficulty understanding rules and regulations, notices about increases in rent, waiting lists, or loss of housing subsidies. For those who find subsidized housing, notices sent to them when they have an increase in income are also confusing; and when their incomes decrease, they often do not know how to get their rents reduced and face a time lag with higher rents. Because many of these families and individuals have limited English-speaking and literacy skills, they may lose their place on waiting lists when the only mode of communication is by telephone or the Internet.
- **Housing for large refugee or immigrant families, along with bilingual and culturally appropriate services, is an emerging need.** A limited scope research study conducted by a University of Washington Geography student investigated current housing challenges faced by refugees in Washington communities. Challenges included finding and keeping housing and exploring housing resources that are available. The report noted that housing challenges vary from one refugee community to another, as different communities have different housing preferences and needs.

Impact on access to subsidized private and public housing

- **More than 20% of Seattle Housing Authority tenants speak a language other than English at home.** Data provided by the [Seattle Housing Authority](#) (SHA) on July 12, 2007 notes that 29% or 1,158 households in SHA low-income public housing communities report speaking a language other than English. In HOPE VI communities, which include High Point, New Holly and Rainier Vista, 54% or 579 households speak a language other than English. Among Section 8 certificate holders, 22% or 2,243 households report speaking a language other than English at home. Counting all SHA housing units, 2,243 or 22% of all residents are non English-speakers. It should be noted that only in HOPE VI communities is information about primary language systematically gathered for all households. In other housing programs, language is typically tracked only if the household requests an interpreter. SHA also reports that the average annual income of households who reside in public housing is \$17,981, although for households reporting Cambodian as their primary language, the average household income was \$14,826.
- **Many refugees and immigrants experience fluctuations in income due to the seasonal nature of their work.** Such income variability makes it difficult to qualify as renters for private market housing. Some refugee families, such as Somalis, are not

⁴⁶ See also Women's Funding Alliance: *A Closer Look*, p. 6.

easily accommodated in available private or public subsidized affordable housing units due to the large size of their families. Sometimes these families must split up to find housing, resulting in tensions within the normally strong family support system that is part of their culture.

Response to needs of refugee and immigrant communities

- **The City of Seattle offers an example of ways to make services more accessible to persons whose first language is not English.** The *“Immigrant and Refugee Report and Action Plan of 2007”* is a comprehensive initiative to strengthen City services for immigrant and refugee communities. To provide better customer services to non-English-speaking residents, the City has improved communications and outreach strategies for immigrant and refugee communities. Added services include interpretation and translation to help refugees and immigrants access essential services in City government and the community, to inform them about U.S. civil rights laws, and to help them gain access to affordable legal services.
- **The City maintains a language web portal which features indexes of translated documents for 26 languages.** The City has also taken affirmative steps to help refugees and immigrants learn English and to access educational and training opportunities,

The City’s Community Facilities Loan Program, funded by the Community Development Block Grant Program, provides resources for several community-based agencies that help refugees and immigrants with emergency needs, achieve self sufficiency and adjust to U.S. life.

3.3.8 Impact of Mental illness and Chemical Addiction

Profile of mental illness and people with chemical addiction

- **As many as one-third of adults in Seattle may experience mental illness or substance abuse in the course of a year.** A national survey found that during a 12-month period, 32% of surveyed adults had an episode of a diagnosable mental condition or abused alcohol or drugs.⁴⁷ The survey estimated that 19% of the non-institutionalized adult population experiences anxiety disorders in a 12-month period; 10% have mood disorders such as depression; and 10% have impulse control disorders. Substance abuse and mental illness are strongly related; one increases the risk of the other. About 15% of those with diagnosable mental illness have a co-occurring substance abuse disorder. Among those with severe mental illness, the prevalence of substance abuse is estimated to be 20%, compared to about 6% among those without mental illness. Of those with an addictive disorder, 43% have at least one diagnosable mental disorder.

Mental illness

- **Approximately 6% of adults suffer from serious mental illness.** For most people, an episode of mental illness is brief and mild. The main burden of mental illness is concentrated in the 5.8% of the adult population with serious mental illness, defined as mental disorders that interfere with some area of social functioning. The prevalence of severe mental illness has not changed significantly over time. Females, younger people, those with less education and lower incomes, and the never- or formerly-married are at higher risk for serious mental illness. Hispanics and non-Hispanic Blacks have no greater risk for psychiatric disorders than do Whites, but tend to have more persistent disorders.
- **The needs of those who are mentally ill vary depending on other factors, such as age or health.** Clinicians have identified five clusters of severely mentally ill individuals: older people in poor health who have psychiatric symptoms; individuals with both psychiatric and substance use disorders; chronically mentally ill persons with disability and long treatment histories; persons who function in the community but who are isolated as a result of anxiety, depression, or trauma-related social fears; and mental health consumers who get support for their mental health problems and function well.⁴⁸ This pattern of individuals experiencing severe mental illness suggests that housing needs among these populations will vary greatly.

⁴⁷ NCS-R - *National Comorbidity Survey Replication*, National Institute of Mental Health 2005 (<http://www.nimh.nih.gov/health/statistics/ncsr-study/index.shtml>). And see, *2001 National Household Survey on Drug Abuse* (NHSDA).

⁴⁸ Rubin WV, [Panama PC](#). *Identifying meaningful subgroups of adults with severe mental illness*. [Psychiatric Serv.](#) 2002; 53(4):452-7).

Substance Abuse

- **A project screening Seattle's Harborview Medical Center emergency admissions for drug and alcohol use in 2005-6 found that 51 % of admitted patients presently abused alcohol and 44% had used illegal drugs in the 12 months before the screening (persons could report more than one type of use).**⁴⁹ The Washington State Division of Social and Health Services Research and Data Analysis Division uses the estimate that drug and alcohol abuse affect about 8% of non-institutionalized adults in King County in a given year, based on national prevalence data. But local treatment professionals believe this estimate is too low. Other studies use self-reported rates of substance use and abuse as an indicator of alcohol abuse. For instance, the 2008 Communities Count BRFSS survey data tracks self-reported binge drinking (five or more drinks on one occasion for men and four drinks for women), although it may not identify people who are alcohol-dependent. During the 2005-2007 period, the rate of binge drinking among Seattle adults (at 17.5%) was significantly higher than the 14% rate reported in the rest of King County.
- **Those who struggle with alcohol or chemical dependency commonly abuse multiple substances.** Among Seattle residents admitted to publicly-funded substance abuse treatment in 2007, 40% said alcohol was their primary addiction, 22% listed cocaine, 16% sought treatment for heroin, and 11% named marijuana.⁵⁰ Multiple substances are commonly abused. In comparison, national data indicate that about 66% of substance abusers are dependent on alcohol, 19% abuse illicit drugs but not alcohol, and 14% depend on or abuse both alcohol and drugs (SAMHSA).
- **The number of drug-related deaths in Seattle and King County have continues to rise.** Compared to 1997, the 2006 rate of drug-caused overdose deaths has increased 56% to 14.0 per 100,000. Cocaine is the most common drug in emergency department reports, and cocaine involved deaths are at their highest level in a decade. Deaths and treatment admissions involving prescription-type opiates continue to increase. Heroin-related admissions and deaths dropped slightly in 2006, remaining second only to cocaine among the illegal drugs. Methamphetamine indicators have plateaued at moderate levels in the County, with lower use in Seattle.⁵¹

Trends

- **Adults are living longer with mental disorders and substance abuse disorders, and others will develop these illnesses in later life.** Predicting the social effect of this trend is difficult. The number of persons with mental disorders in later life will increase, and as family caregivers age, the need for supportive housing will increase as well. Gerontologists suspect that the abuse of alcohol and other drugs by the present cohort of aging baby boomers as they age will be quite different from the previous generation's

⁴⁹ Research and Data Analysis report on WASBIRT intervention, Harborview Medical Center, May 2007.

⁵⁰ DASA Count of treatment admissions, 1999-2007, data from Alcohol and Drug Abuse Institute.

⁵¹ **Drug Abuse Trends in Seattle and King County.** Bi-annual Report by the Community Epidemiology Work Group of PHSKC and the University of Washington, <http://www.metrokc.gov/health/subabuse/drugtrends0707.pdf>.

substance abuse patterns. Baby boomers have a different attitude toward alcohol and other drugs than their parents, and they are more likely to have experimented with drugs during their lifetimes (CSAT, 1998).

- **Generational differences make it hard to predict the needs of those with mental illness and substance abuse disorders.** Very robust birth cohort differences in use have been observed for cocaine, cannabis, and other extra-medical drug use, but not for alcohol or tobacco. These generational differences make it hard to predict housing needs. Many younger adults who are chemically dependent or mentally ill never become homeless, but people who are poor, addicted and mentally ill are at greatly increased risk.

Impact on Homelessness

- **Chemical dependence and mental illness are the most frequently reported disabling conditions for people who are homeless.** The prevalence of mental illness and chemical dependence is estimated to affect almost half of all homeless individuals in shelters.⁵² When individuals with mental illness, co-occurring substance abuse disorders and other co-morbid chronic health conditions become homeless, they tend to remain homeless for longer periods of time and incur more service costs than other homeless individuals. Because many of these individuals experience extended or repeated episodes of homelessness, they often move from the streets to shelters, emergency rooms, hospitals or the criminal justice system.
- **The increase in homelessness over the past two decades cannot be solely be explained by addiction rates or by de-institutionalization of the mentally ill.** Many people who are chemically dependent or mentally ill never become homeless, but people who are poor, addicted and mentally ill are at increased risk.
- **Loss of low-income housing since the 1980s has pushed those with addiction and mental illness onto the street.** The loss of Single Room Occupancy (SRO) housing, a source of stability for many poor people suffering from addiction and/or mental illness, has particularly affected homelessness in this group. Housing with services will be needed to keep this population stable and housed.
- **In King County an estimated 18% of those who are homeless suffer from mental illness, and 20% report substance abuse problems.** During the 2008 One Night Count of 5,808 adults and children in emergency shelters and transitional housing programs, 1,072 (18%) reported mental illness and 1,190 (20%) reported alcohol or substance abuse. Of those reporting chemical dependency, 62% were chronic abusers. Nine percent of persons in emergency housing had a dual diagnosis of co-occurring chemical dependency and mental illness. These numbers certainly under-represent the extent of disabling conditions among the homeless.

⁵² Analysis by staff from the King County Mental Health, Chemical Abuse and Dependency Services Division (MHCADSD) of the Department of Community and Human Services, as reported in Mental Illness and Drug Dependency Action Plan, October 2007.

- **Individuals in King County who are homeless and suffer from mental illness are four times more likely to be jailed and three times more likely to be hospitalized than individuals who are mentally ill but have a home.** It costs King County \$98 per day per jail bed for an ordinary prisoner, and \$300 per day per bed for a mentally ill one. In the King County jail system, 50% of all inmates using Jail Health reported they were homeless.

Seattle's Downtown Emergency Services Center (DESC) reported in 2007 that among its homeless clients, 21% had been incarcerated, 41% had co-occurring disorders, and 66% reported a history of substance abuse.⁵³

⁵³ *HousingFirst*, report from HUD, <http://www.huduser.org/Publications/pdf/hsgfirst.pdf>, July 2007.

3.4 Community-based Economic Development Needs

This section of the Consolidated Plan focuses on the City of Seattle's economic development strategy, in particular how this strategy targets economically needy communities and neighborhoods.

- **Seattle's economic development strategy is place-based, focused on neighborhoods in need.** The City of Seattle employs a place-based community economic development strategy to increase opportunities for all residents to benefit from Seattle's economic growth. Publicly funded economic development programs aimed at Seattle's low- and moderate-income neighborhoods have the ability to spur neighborhood-wide change when sufficient resources are deployed.
- **A place-based revitalization strategy addresses the range of physical, economic, and social conditions to improve the overall quality of life and economic opportunities for neighborhood residents.** Critical to this process is the revitalization of commercial areas, because these areas create jobs for local residents, act as an incubator for small businesses, provide goods and services to the local market (thereby keeping local dollars in the community) and improve the overall image of the neighborhood as an active and vital place. The City's place-based strategy relies on our community partners and non-profit organizations to contribute to neighborhood revitalization. Ultimately, successful revitalization efforts must leverage public, private, and community resources to achieve their goals.
- **Long-term sustainability is key to City economic development efforts.** Commercial corridor revitalization includes analyzing business districts' physical, economic and social needs; assessing strengths and challenges; setting forth concrete actions; and measuring outcomes. The goal is to build the necessary foundation and infrastructure so that after the City's involvement ends the neighborhood will be able to continue to implement and sustain positive changes.
- **Focused revitalization efforts can result in increased impact.** There are a number of common activities employed by redevelopment organizations across the country to create change in neighborhoods. These activities include business support and retention, real estate development, and community organizational development. By concentrating a number of revitalization activities in a focused geographic area, these activities can leverage and reinforce one another to create more significant impact.

3.4.1 Seattle's Economic Status

This section provides an analysis of the economic needs of Seattle's distressed neighborhoods, including the challenge local businesses face in finding affordable property. The analysis of changing land prices relied primarily on data from the King County Department of Assessments,

supplemented by information from anecdotal sources including recent media analyses, and the Seattle Office of Economic Development's insights from working with community-based economic development partners in specific neighborhoods.

- **Since the 2001 recession, Seattle's overall economy has gradually regained strength and has been generating job and population growth.** In 2001, the Puget Sound economy, including Seattle, was hit with the "triple shocks" of 9/11, the economic recession, and the "dot-com" bust. Since then, the region has been in a slow but steady recovery. By 2007, regional employment was growing at 2.8%, more than twice the national average.

During 2007 and 2008 to date, however, the region began to experience an economic slowdown triggered by the national subprime mortgage crisis. To date, the effects of the national slowdown on the local housing market have been more moderate than in many other cities across the country that had experienced greater levels of speculative development.

The rising costs associated with food and petroleum products have contributed to an increasingly difficult personal economy for many Seattle households. Those with relatively few resources and little or no savings to fall back on have been hardest hit by increasing costs.

- **The initial strengthening economy led to a robust private housing market, which in turn spurred economic revitalization across numerous neighborhoods but has also increased home prices, as discussed in the Housing Market section of this Plan.** Rental and property prices for businesses have also increased, creating new challenges for small businesses in a number of Seattle neighborhoods.
- **Seattle's Office of Economic Development has implemented a number of strategies to support neighborhood business districts.** The Seattle Office of Economic Development (OED) supports the revitalization of distressed neighborhood business districts while preserving business/commercial affordability and community character in a number of ways. OED a) provides loans for real estate development; b) works with Seattle's community development corporations (CDCs) that operate in distressed neighborhoods; and c) leads the city's work with the Rainier Valley Community Development Fund, a non-profit community financing entity that serves Southeast Seattle.

In addition, OED has led development of and manages community development policies that provide the framework for comprehensive, multi-faceted revitalization efforts carried out by many City departments and community partners. For example, the Southeast Seattle Action Agenda created a broad vision for the revitalization of Southeast Seattle that resulted from a City-led, community-driven process in 2005. OED established a Neighborhood Revitalization Strategy Area (NRSA) in Southeast Seattle based on the Action Agenda to provide a tool for the use of federal Community Development Block

Grant funds. OED is also leading the coordination of city and community efforts to implement economic development initiatives outlined in the Action Agenda.

- **However, local programs may not be enough to meet current challenges.** Numerous public programs and policies have been implemented to respond to recent economic trends. However, public programs and policies may not be adequate to meet the challenges fueled by private market forces that have eroded affordability citywide.

3.4.2 Distressed Neighborhood Economic Needs

Historically underinvested neighborhoods share a number of common indicators. The table below summarizes key social and economic indicators for several historically underinvested neighborhoods in Seattle. These areas are among the most economically disadvantaged in Seattle. While the city as a whole had 11% of residents in poverty in 2000, all of these neighborhoods had significantly greater shares of residents in poverty, in particular, a total poverty rate of 48% in the Chinatown/International District. These four neighborhoods also had higher percentages of unemployed residents and residents with less formal education.

Note: 2000 U.S. census data is the most recent information available collected at the level of census tracts and census block groups which most closely conforms to recognized Seattle neighborhood boundaries. The analysis below relies primarily on 2000 census data for that reason.

Figure 3-68: Historically Underinvested Neighborhoods in Seattle, 2000						
2000	Population	% 25 or Older with Bachelor's degree or higher	% Unemployed	% in Poverty	% Foreign-born	% Non-white
Seattle	563,375	47%	5%	11%	17%	30%
Targeted Neighborhoods						
Central District	34,053	34%	7%	19%	15%	49%
Delridge	13,775	25%	8%	22%	27%	58%
International District	3,816	14%	20%	48%	61%	82%
Rainier Valley	44,966	20%	9%	17%	41%	82%
Non-targeted Neighborhoods						
	461,679	51%	4%	9%	14%	22%

Source: U.S. Census 2000.

- **These distressed neighborhoods have experienced varying levels of revitalization since 2000.** Since the 2000 Census, these neighborhoods have seen varying levels of economic and physical revitalization, as the Seattle economy has gained strength and public agencies have invested in physical, economic, and social infrastructure in

distressed areas. Land values in these neighborhoods remain relatively low compared to the rest of Seattle. As a result, new development projects have difficulty attracting sufficient private financing, leaving these neighborhoods without needed investments in retail goods and services.

- **Even in distressed neighborhoods, land values and commercial rents are rising.** Although land values are lower than in other areas of Seattle, values have been rising in distressed neighborhoods, and these neighborhoods have veered close to (or already reached) a “tipping point” toward gentrification and displacement of low-income and minority residents and/or businesses. Today, these vulnerable neighborhoods include the Central District/Capitol Hill, Delridge/Southwest Seattle, Chinatown/International District, and the Rainier Valley/Southeast Seattle.
- **Rising land values have led to rent increases, which have been a challenge for small businesses.** As Seattle’s economy has gained strength over the last five years, rising land values have led to increased property prices and rents that pose a challenge for many businesses, particularly small businesses located in previously underinvested neighborhoods. In many cases, these businesses had been able to survive at least partly due to affordable rents and/or land. Rising land values have created an affordability challenge in these neighborhoods.
- **Overall, all four neighborhoods identified as distressed have witnessed an increase in development activity spurred by the strengthening regional economy.** In the Central District, several mixed-use redevelopments have been proposed or constructed on underutilized parcels, including a new mixed-use redevelopment on the Wonder Bread site at South Jackson Street and 18th Avenue South. The First Hill neighborhood, adjacent to the Central District, has seen a similar trend of mixed-use development, particularly on old auto repair and retail lots, and has experienced a “maxing out” of density on multifamily-zoned parcels. Health institutions in the First Hill neighborhood, including Swedish Hospital, have expanded. In the Delridge neighborhood in Southwest Seattle, property values have increased. The adjacent White Center/Roxbury area has seen renovation of the Westwood Town Center shopping mall, frequent “tear-downs” of residential lots for multifamily/townhome development, and the redevelopment of the Greenbridge public housing community by the King County Housing Authority.⁵⁴ In the Chinatown/International District and Little Saigon, new projects since 2004 have included at least two new apartment buildings, an expanded community museum, and numerous small commercial developments. The City is considering zoning changes, including increases in allowed heights that could increase the value of development in some areas of the International District. This has the potential to increase property values, land costs, and business rents.⁵⁵

⁵⁴ King County Assessor 2007 Commercial Area Reports by Sub-Area.

⁵⁵ Strategic Economics and Trang D. Tu Consulting. Little Saigon and Chinatown/International District, Impacts on Local Businesses from Proposed Land Use/Zoning Changes and Dearborn Street Mixed-Use Shopping Center: Phase 2 Summary. City of Seattle Department of Planning Development. May 2007. pp. 5, 36-37.

Southeast Seattle's Rainier Valley has witnessed particularly transformative trends, the result of a confluence of public activities that include the construction of a light rail line with three stations in the Valley; redevelopment of two major public housing communities, Holly Park and Rainier Vista; the continued revitalization of the Columbia City neighborhood; and the Rainier Valley's status as one of the last in-city locations for new development. As a result, numerous private development projects have been proposed or completed over the last decade. In 2007 alone, for-profit developers proposed over 1,500 condominium and apartment units within a 10-minute walk of the soon-to-be-opened light rail stations. According to a recent article in the *Seattle Times*, these developments will be the area's first multifamily housing units built without public subsidies in over 30 years.⁵⁶

New development planned or underway is listed below for each of the light rail station areas:

- **Mount Baker Station area:** Mixed-use development over planned Sound Transit bus terminal, old Firestone site to be offered for sale for mixed-use development, University of Washington-owned Grocery Outlet site, affordable housing and retail on old Chubby & Tubby retail site.
- **Columbia City Station area:** Potential mixed-use development at three of the four corners of the intersection of Martin Luther King Jr. Way South and South Alaska Street, potential redevelopment of Zion Preparatory Academy, town homes at 35th Avenue South and South Edmunds Street, mixed-use development at Columbia Plaza site, 400 apartments and retail at 37th Avenue South and South Hudson Street, and condominiums and retail at Rainier Avenue South and 39th Avenue South.
- **Othello Station area:** Sale of two underdeveloped properties at Martin Luther King Jr. Way South and South Myrtle Street, homeless housing and retail at Union Gospel Mission property, potential redevelopment of old Safeway site, 730 apartments and retail north and south of South Othello Street at 42nd Avenue South, affordable housing at South Kenyon Street and 39th Avenue South, and mixed-use development at southwest corner of South Othello Street and Martin Luther King Jr. Way South.
- **New developments lead to concern about displacement.** The development activities in Southeast Seattle have caused significant community concern about displacement of long-time residents and business owners, particularly those who are low-income and people of color.

An important aspect of these communities is the significant proportion of ethnic immigrant-owned businesses that compose the business communities, particularly in the Chinatown/International District and Little Saigon neighborhoods and in Southeast Seattle.

⁵⁶ Pryne, Eric. "MLK Makeover." *The Seattle Times*, April 20, 2008.

Seattle's Chinatown/International District and Little Saigon are home to nearly 500 small businesses and over 65 non-profits, the vast majority of which are owned by and/or serve Asian and Pacific Islander community members. Over 30% of business owners who responded to a 2006 survey indicated they are non-English speaking or speak English and an additional language. In the Chinatown/International District overall, 35 of 79 restaurants are Chinese, and in Little Saigon 24 of 35 restaurants are Vietnamese. Most of these businesses pay \$1 to \$2 per square foot in rent (as of 2007), and have historically relied on the cheaper rents in these locations in order to sustain their businesses.⁵⁷

In Southeast Seattle, a more diverse mix of ethnic immigrant businesses, including Asian- and African-owned enterprises, has been a hallmark of the area over many years. These businesses are dispersed along both Rainier Avenue South and Martin Luther King, Jr. Way South, the two primary thoroughfares through the neighborhood. According to the Rainier Valley Community Development Fund, a majority of businesses located along Martin Luther King Jr. Way South are immigrant-owned.

Figure 3-69: Southeast Seattle Business Ownership		
	2000	2006
Asian	19%	17%
Vietnamese	29%	29%
African American	10%	11%
East African	6%	5%
White	27%	27%
Latino	2%	2%
Middle Eastern	1%	1%
Multi-Ethnic	5%	6%
Unidentified	1%	3%
	100%	100%

Source: Interim Community Development Association, Community Survey, 2006; City of Seattle Department of Planning and Development, "Little Saigon and Chinatown/International District Economic Impact Study", 2007

- **Immigrant businesses strengthen the local economy.** Studies have shown that immigrant businesses make strong contributions to the local economy because they tend to form and operate businesses during both strong and weak economic times, have a higher rate of business formation on average than native-born residents, and often help cities activate underutilized land and recapture tax revenues from suburban shopping districts.⁵⁸

⁵⁷ Interim Community Development Association, Community Survey, 2006; City of Seattle Department of Planning and Development, "Little Saigon and Chinatown/International District Economic Impact Study", 2007.

⁵⁸ Bowles, Jonathan and Tara Colton. "A World of Opportunity." Center for an Urban Future. Feb. 2007. pp. 3, 4.

- **Immigrant businesses often encounter obstacles.** Yet immigrant businesses also encounter obstacles, some of which are encountered by all small business owners but some of which are specific to immigrant owner status. These include language and cultural barriers that often make it difficult for business owners to be aware of and understand rules and regulations and obtain business financing. In addition, many immigrant businesses operate on razor-thin profit margins and are not connected to local economic development organizations.⁵⁹ All of these factors render ethnic-owned businesses in these neighborhoods more vulnerable to changing market conditions such as escalating land values, rents, and development costs.
- **Strengthening immigrant-owned business and ethnic business districts requires a new framework for providing business services to immigrant communities.** The primary strategy to assist immigrant businesses is to build connections between existing business support programs and trusted community organizations to effectively address the needs of ethnic business districts.

3.4.3 Property Values, Vacant Land trends in Distressed areas

The following section shows changes in the value of property transactions between 1999-2001 and 2004-2006 for the distressed areas described above, drawing on data from King County Assessor Commercial Area Reports from 2002 and 2007. Several caveats concerning the data should be noted:

- The data for each assessor report is collected over an approximately two-year window prior to the date of the report. The 2002 Commercial Area Reports, thus, include data collected from property transactions between 1999 and 2001; and the 2007 reports include data from 2004 through 2006. As a result, the trend analysis is not a comparison between two exact points in time but between two “windows” that span approximately two years on each end.
- The data from the 2002 report reflects the larger economic recession that took place during that period as a result of both 9/11 and the “dot-com” bust. Values of property transactions reflected in the data are likely to reflect the influence of these larger forces.
- Because the County Assessor bases property valuations on a sampling of property transactions for each report period, some of the data analysis relies on small sample sizes. This was particularly the case with sales prices for vacant land, which tend to have fewer transactions given the urban nature of the neighborhoods in the analysis. The data tables in the Appendix include information about the number of transactions used to calculate average sale prices.
- **Every sub-area experienced sales price appreciation, with the largest increase occurring in the Central District.** There, average sales price increased from \$23 to \$101 per square foot. White Center increased the least, from \$21 to \$24. Prices in the

⁵⁹ Ibid, pp. 5, 6, 26.

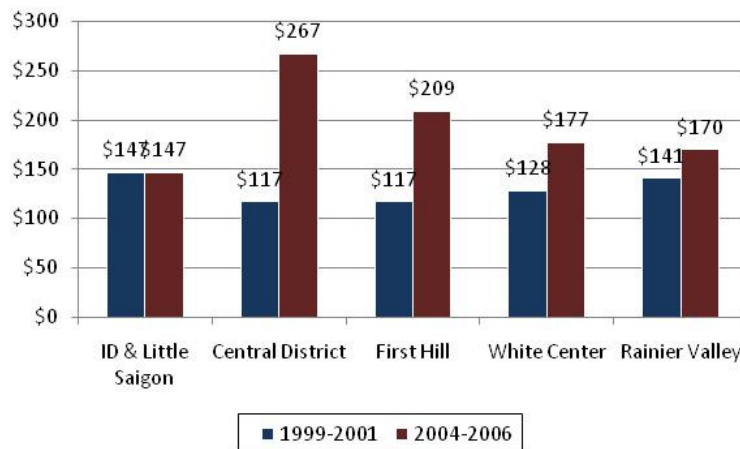
Chinatown/International District and Little Saigon rose from \$69 to \$96, while prices in the Rainier Valley increased from \$19 to \$44.

Figure 3-71: Vacant Land Sales SP/Land Area by Zoning Category (2006 \$)				
1999-2001			2004-06	
International District & Little Saigon				
Chinatown/ID			Chinatown/ID	
IDM 75-85	\$103		IDM 75-85	\$100
IDM 100-120	\$103		IDM 100-120	\$105
IDR 150	\$103		IDR 150	\$115
Little Saigon			Little Saigon	
C-zones	\$23-\$51		C-zones	\$40-\$70
NC-1	\$17-\$57		NC-1	\$50-\$55
NC-2	\$17-\$28		NC-2	\$55
NC-3	\$23-\$74		NC-3	\$45-\$75
Central District				
Central District—central			Central District--central	
Commercial	\$23-\$40		NC-1	\$80-\$85
			NC-2	\$95
			NC-3	\$100-\$105
Central District--southeast			Central District--southeast	
C-zones	\$11-\$30		C-zones	\$55-\$60
NC-1	\$17-\$23		NC-1	\$45-\$55
NC-2	\$11-\$34		NC-2	\$50-\$55
NC-3	\$6-\$28		NC-3	\$60
First Hill				
NC-2	\$57-\$68		NC-2	\$120
NC-3	\$80-\$102		NC-3	\$120-\$160
Commercial	\$80-\$102			
White Center & Roxbury				
NC-1	\$14		North White Center	
NC-2	\$14-\$17		C-zones	\$20-\$25
NC-3	\$23		NC-1	\$15-\$25
			NC-2	\$25
			NC-3	\$35
			White Center	
			NC-1	\$18
			CB (Community Business)	\$4-\$30
Rainier Valley				
Mt. Baker			Mt. Baker	
C-zones	\$11-\$34		C-zones	\$35-\$50
NC-1	\$34-\$103		NC-1	\$25-\$40
NC-3	\$46-\$91		NC-3	\$40-\$50
Rainier Valley/Columbia City			Rainier Valley/Columbia City	
C-zones	\$6-\$23		C-zones	\$20-\$45
NC-1	\$11-\$17		NC-1	\$25-\$30

NC-2	\$11-\$23	NC-2	\$25-\$35
NC-3	\$17-\$28	NC-3	\$35-\$45
Rainier Beach		Rainier Beach	
NC-1	\$10-\$39	NC-1	\$25

- **Similar to trends for vacant land, every sub-area experienced sales price appreciation for improved land, with the largest increased occurring in the Central District.** In the Central District, average sales price more than doubled, from \$117 to \$267 per square foot. Rainier Valley sales prices rose from \$141 to \$170 per square foot, while property on First Hill increased from \$117 to \$209. Improved land in White Center appreciated from \$128 to \$177 per square foot.

Figure 3-72: Average Sales Price of Improved Land, Seattle (Non-residential)



Source: King County Assessor, Commercial Area Reports, 2002, 2007.

Note: Only transactions of property zoned commercial and neighborhood-commercial were included.
All prices are inflation-adjusted and shown in January 2006 dollars.

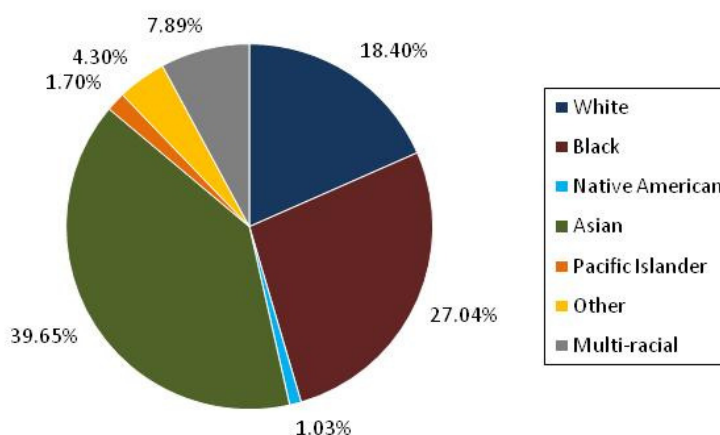
3.4.4 Socio-Economic Profile: A Detailed Look at Southeast Seattle

This section provides a demographic profile of the Rainier Valley in comparison to Southeast Seattle, the city of Seattle and King County. The demographic information provided in this report is based on the 2000 Census⁶⁰. The data for Southeast Seattle include the 13 census tracts that lie between Interstate 5 and Lake Washington and Interstate 90 and the city limits to the south. The data for the Rainier Valley are based on the census block groups that encompass the Rainier Valley.

Race and Ethnicity

- **The Rainier Valley is a multi-ethnic community.** Of the community's total population, 82% of the residents are non-white. Asians, the most prevalent ethnicity, comprise 40% of the population; Blacks/ African Americans, the second largest group, comprise 27%; and Native American and Pacific Islanders comprise 1.03 and 1.7% of the population respectively. Among the Black population, a significant number are fairly recent immigrants, largely from Eritrea, Ethiopia, and Somalia in Northeast Africa.

Figure 3-74: Ethnic Composition of Rainier Valley



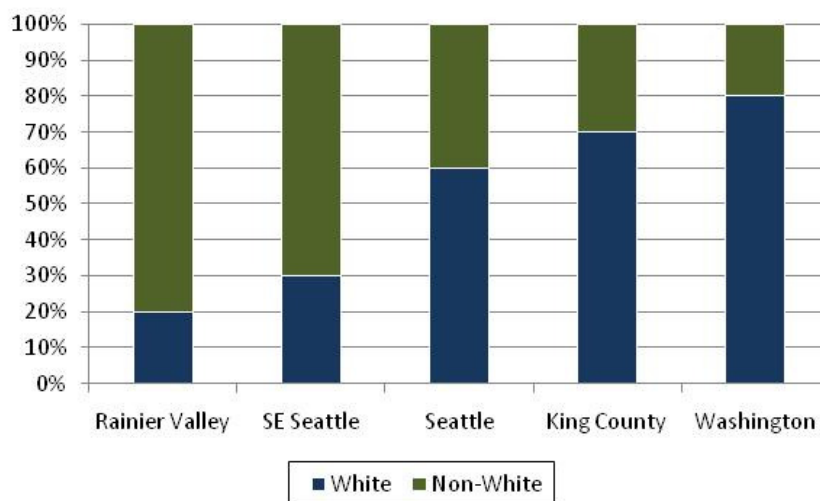
Source: U.S. Census 2000, Summary File 1 and Summary File 3.

- **When compared to the racial and ethnic composition of the city overall, the Rainier Valley has significantly higher prevalence of non-whites.** While non-whites are in the majority in Rainier Valley, whites make up the majority of Seattle's population, accounting for 70% of the city's population. The rates of all non-white groups are lower in Seattle as a whole than in the Rainier Valley, with the proportion of Blacks and Asians significantly lower citywide than in the Rainier Valley. Blacks account for 27% in

⁶⁰ Census 2000: Summary File 1 & Summary File 3.

Rainier Valley versus 8% citywide. Asians account for 40% of the Rainier Valley's population, but only 13% in Seattle as a whole.

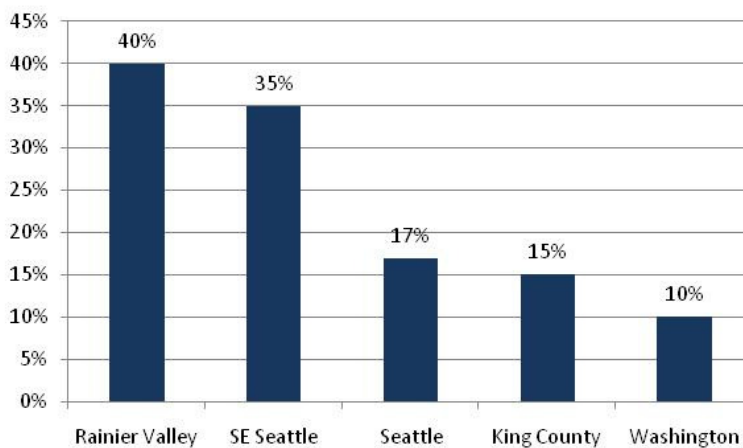
Figure 3-75: Ethnic Composition of Rainier Valley, Region



Source: U.S. Census 2000

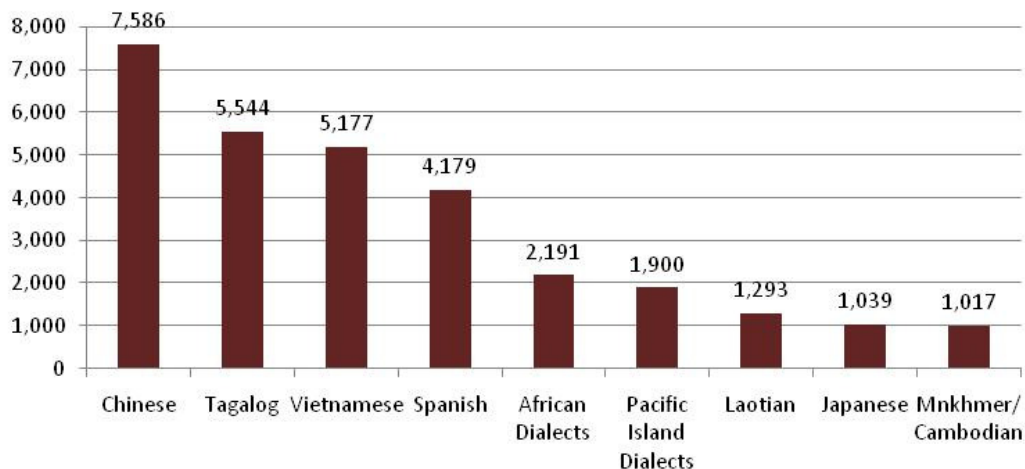
- **The Rainier Valley has more than twice the proportion of foreign-born residents as Seattle as a whole.** In the Rainier Valley, 40% of residents are foreign-born. This rate is significantly higher than that of Southeast Seattle (35%), Seattle (17%), King County (15%), and the State of Washington (10%).

Figure 3-76: Percentage of Foreign Born of Rainier Valley, Region



Source: U.S. Census 2000

Figure 3-77: Languages other than English Spoken at Home, Southeast Seattle

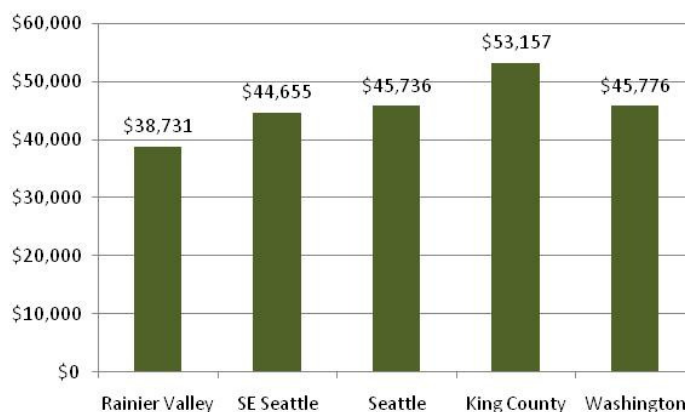


Source: U.S. Census 2000

- **The high levels of foreign-born individuals are reflected in the variety of languages spoken in Southeast Seattle.**⁶¹ In the Rainier Valley, 45% of residents over age 5 speak a language other than English at home. The most common language besides English is Chinese with 7,586 native speakers. Large numbers of Rainier Valley residents also speak Tagalog (5,544), Vietnamese (5,177), and Spanish (4,179) as well. A smaller but significant number of people speak Japanese (1,039), Monkhmer/Cambodian (1,017), Laotian (1,293), and a variety of both African (2,191), and Pacific Island (1,900) dialects.

Income

Figure 3-78: 1999 Median Household Income



Source: U.S. Census 2000

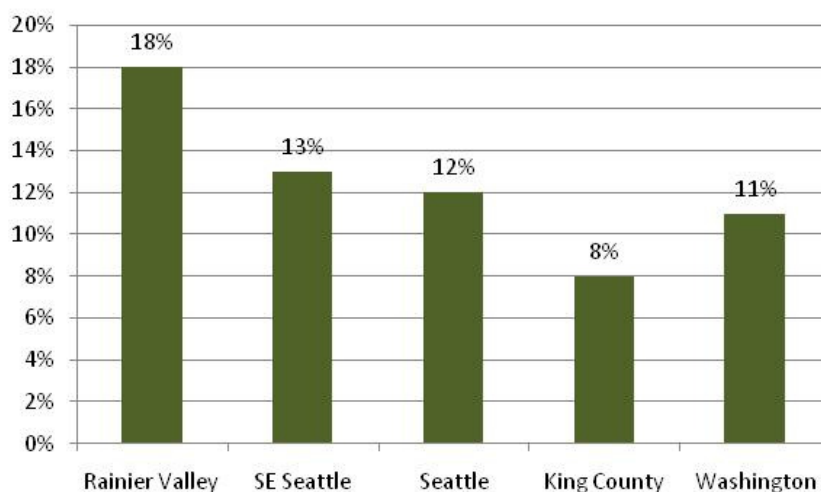
⁶¹ Census data for the Language spoken at home is not available for the Rainier Valley since language data is not available on the block group level of analysis.

- **Household incomes in the Rainier Valley are considerably lower than for the city as a whole.** The median household income for the Rainier Valley was \$38,731⁶². This figure is considerably lower than that of Southeast Seattle (\$44,655), Seattle (\$45,736), King County (\$53,157), and Washington State (\$45,776).

Poverty

- **More Rainier Valley residents live in poverty.** In the Rainier Valley, 7,214 Rainier Valley residents (18%) lived in poverty in 1999. This figure includes 2,750 children under 17 years of age who represent 41% of all children in the Rainier Valley⁶³.

Figure 3-79: Prevalence of Poverty



Source: U.S. Census 2000

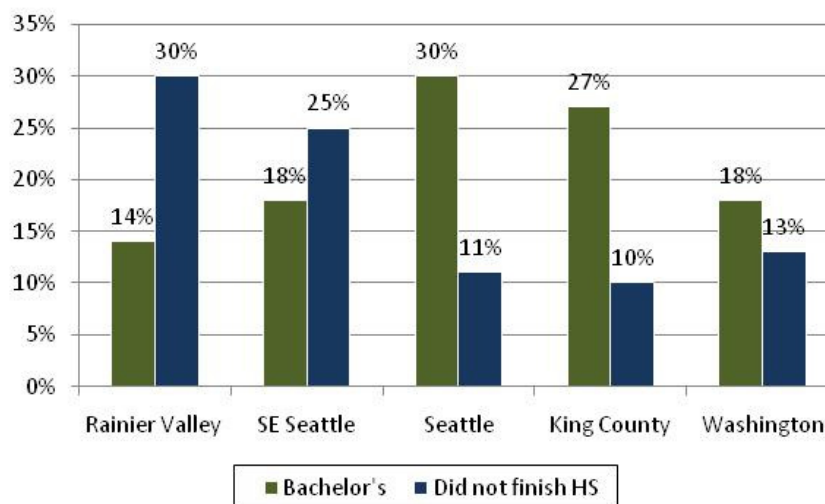
- **Rainier Valley's poverty rate is 55% above the citywide poverty rate.** Rainier Valley's overall poverty rate is 5% higher than that of the remainder of Southeast Seattle (13%). It is 6% higher than Seattle as a whole (12%). Rainier Valley's poverty rate is 55% above the citywide poverty rate. Rainier Valley is among the neighborhoods with the highest levels of poverty in Seattle and King County.

⁶² This figure was derived by averaging the 1999 median incomes for the Census block groups that fall within the Rainier Valley.

⁶³ This figure is approximated as the population by age and the poverty data are from two different Census summary files (SF1 and SF3).

Educational Attainment

Figure 3-80: Educational Attainment



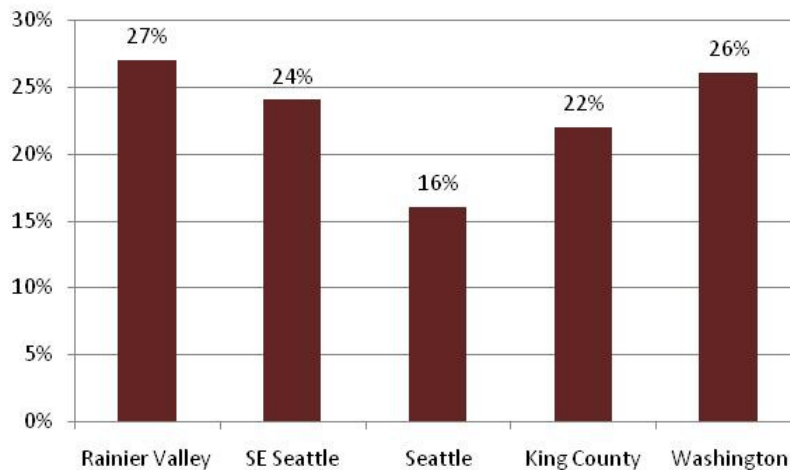
Source: U.S. Census 2000

- Rainier Valley residents' ability to access upward economic mobility and opportunities are limited due to low levels of educational attainment.** Of Rainier Valley residents 25 and older, 7,682 (30%) have attained less than a high school education. There are more than 2.5 times more people in the neighborhood with less than a high school diploma (30%) than have Bachelor's degrees (14%). Southeast Seattle has a similar pattern: residents with less than a high school diploma (25%) outnumber those with Bachelor's degrees (18%). In Seattle, King County, and Washington State as a whole, on the other hand, the inverse is true: a higher proportion of people have Bachelor's degrees than less than a high school education. In Seattle, for example, 11% of people have not completed high school; while 30% have Bachelor's degrees.

Age

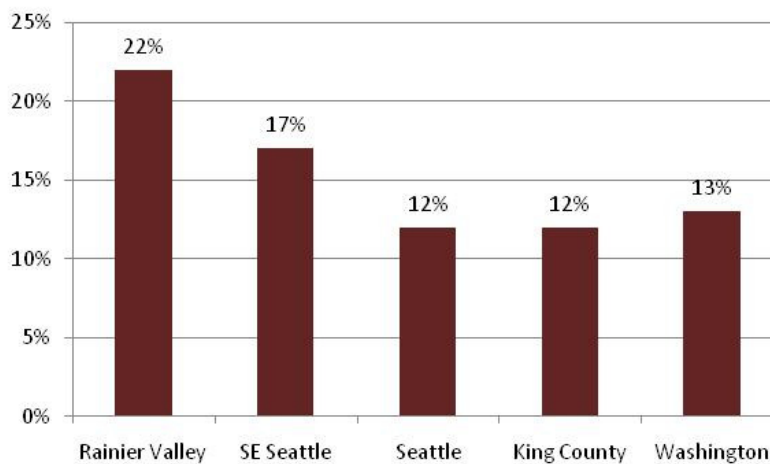
- The population of the Rainier Valley is younger than for the city as a whole.** Children under 18 comprise 16% of Seattle's population, but 27% of the Rainier Valley population. Because of the neighborhood's high percentages of children and low incomes and educational attainment, Rainier Valley residents would likely benefit from educational support for at-risk children.

Figure 3-81: Percentage of Children under 18 years



Source: U.S. Census 2000

Household Composition



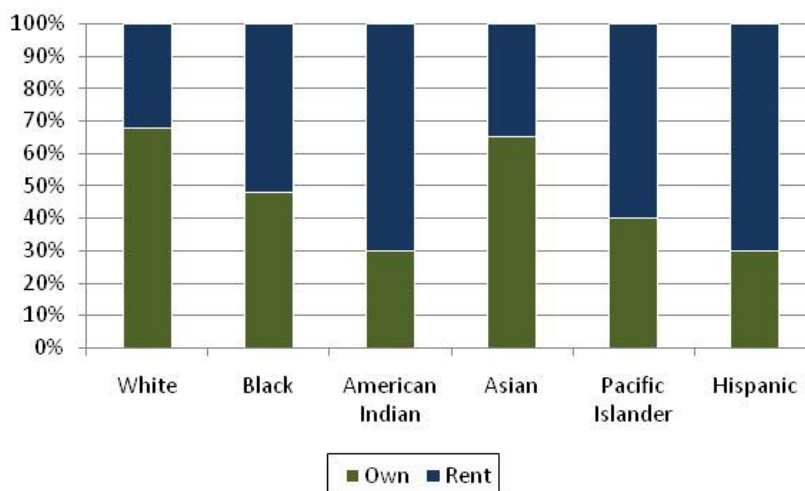
Source: U.S. Census 2000

- **Rainier Valley household sizes are larger than for Seattle as a whole.** The average household size in Rainier Valley is 3.01. This figure is higher than that of the remainder of Southeast Seattle (2.86), Seattle (2.08), King County (2.39) and Washington (2.53). Of the 13,187 households in Rainier Valley, 89% of them are family households. The proportion of family households in Rainier Valley is significantly higher than the percentage of family household in Seattle (74%). Of Rainier Valley's family households, 1,921 (22%) are headed by single parents. This figure is nearly double the rate of single parent families in Seattle (12%).

Housing Tenure

- The Rainier Valley has a higher homeownership rate than Seattle as a whole.** The Rainier Valley had 13,187 occupied housing units in 2000. Of these units, 53% were owner-occupied and 47% were renter-occupied. When compared to Southeast Seattle, the Rainier Valley has 9% fewer owner-occupied units. But, when compared to Seattle as a whole, Rainier Valley has 5% more owner-occupied housing units. Both the Rainier Valley (53%) and Southeast Seattle (62%) have higher owner-occupancy rates than Seattle (48%) as a whole. This pattern is reinforced by the relatively large household sizes in the Rainier Valley. Many other Seattle neighborhoods, by contrast, have lower household sizes and high concentrations of multifamily housing and housing designed for singles or couples without children.

Figure 3-83: Rainier Valley Housing Tenure by Race



Source: U.S. Census 2000

- Whites and Asians are the only two Rainier Valley racial groups that have higher percentages of homeowners than renters.** In the Rainier Valley, 67% of Whites and 64% of Asians own their homes. Relatively equal numbers of Blacks in Rainier Valley own and rent their homes: 48% own and 52% rent. Greater numbers of American Indians, Pacific Islanders and Hispanics rent rather than own: 70% of American Indians, 56% of Pacific Islanders and 71% of Hispanics living in the Rainier Valley rent their homes.

Housing Cost Burden

- A high proportion of Rainier Valley renter households face a housing cost burden.** Within the Rainier Valley, 2,555 Rainier Valley renter households (42% of all renters in the neighborhood) pay over 30% of their gross household income for rent. The percentage of Rainier Valley households paying 30% or more for rent is slightly higher

than households living in the reminder of Southeast Seattle (42%), Seattle (40%), King County (38%), and Washington (39%).

- **Rainier Valley homeowner households spend, on average a quarter of their income on housing costs.** The housing cost burden for homeowner households follows a similar trend: Rainier Valley households spend a median of 24% of their gross income on home ownership costs, 3% more than for Seattle homeowners as a whole.

Southeast Seattle Action Agenda

- **Southeast Seattle has shown evidence of revitalization; however, significant portions of the community remain economically distressed.** Significant public and private investment currently underway present opportunities for stimulating further revitalization. These include the construction of LINK light rail, the \$50 million Rainier Valley Community Development Fund (RVCDF), and two major public housing redevelopments.

As a result, the City of Seattle, in partnership with community-based organizations in Southeast Seattle, is focusing its resources on implementing the Neighborhood Revitalization Strategy for Southeast Seattle

The Rainier Valley Community Development Fund (RVCDF) is a \$50 million fund established to support community development in the Rainier Valley. The City of Seattle, along with Sound Transit and King County, established the RVCDF to support light rail mitigation and overall community development in Southeast Seattle. The City of Seattle is the most significant source for the RVCDF, committing \$42.8 of the \$50 million. From its inception in 2002, the RVCDF has focused its work on providing supplemental mitigation assistance to businesses that have been affected by the construction of Seattle's light rail line. As of the end of 2007, the RVCDF reported that of the 302 businesses that were located along the light rail line, 33 businesses left the Rainier Valley, 35 went out of business, and 4 had "status pending."

As light rail construction is nearing completion, the RVCDF will be accelerating its Community Development Program to support small business development and physical revitalization. In addition to the RVCDF, two local community-based development organizations, SEED and HomeSight, will target their activities toward strengthening the commercial nodes in Southeast Seattle.

3.5 Community Non-profit Facility Infrastructure Needs

The City of Seattle relies heavily on community-based non-profit social service providers to deliver the services needed by Seattle's homeless and low- to moderate-income residents and families. Traditionally, Community Facilities CDBG funds have been targeted to support the non-profit and City public service and development goals rather than general neighborhood and street improvements eligible under HUD guidelines. The City chooses to enhance its investment of other local, state and federal funds in public services by offering Community Facilities funding via competitive bids because of the proven link between service quality and the service environment.

- **Facilities improvements can offer several benefits for clients and service providers.** Previous research⁶⁴ conducted by The Bush Foundation in St. Paul, Minnesota identified several benefits for clients and service providers as a result of facilities improvements. For clients benefits included:

- Better service
- Addition of new services
- Additional clients served
- Improved client attitudes

Organizational benefits included:

- Increased effectiveness
- Greater financial stability
- Lower building operating costs
- Improved staff morale
- Increased funding potential and broader donor base
- Greater internal cooperation
- Catalyst for organizational change

The Bush Foundation study reviewed capital improvement projects at 121 non-profit organizations. The study found that “[n]early all of the human services agencies interviewed and surveyed . . . said their [capital] project strengthened their organization and resulted in better service for clients. Over three-quarters of the agencies said the project had a positive impact on their neighborhood.”⁶⁵

- **Social service agencies will review their capital infrastructure needs.** In the current social environment, given advances in technology and their demands on building systems, the interest in sustainable building practices, and a real estate market in flux,

⁶⁴ Building Stronger Organizations: The Impact of Capital Projects – Lessons for Human Services Agencies and Their Funders, The Bush Foundation, St. Paul, MN, 2002

⁶⁵ Ibid, p. 2.

non-profit social service delivery agencies must review their capital infrastructure and evaluate how they are positioned for the future.

In recognition of the importance of direct service facilities, the City of Seattle has been providing CDBG-funded loans for capital improvements and acquisitions of direct social service delivery space for over 17 years. For the past 12 years, since 1995, over 175 capital project proposals have sought funding from the Community Facilities Loan Program. Requests for financial assistance over that time amounted to over \$33 million. Over that same period, resources allocated for the program have been just under \$15 million, making for a ratio of \$2.28 dollars needed against every \$1 available for social service facilities. Not surprisingly, the program has only been able to provide funding to 55% of those 175 requests. With an average request of \$190,000, the resources available have allowed to program to provide an average award of \$150,000.

The Community Facilities Loan Program provides one of the least expensive sources of financing for non-profit agencies seeking capital improvement financing. The funds are loaned on a forgivable basis, with principal and interest payments deferred or forgiven at the end of a specified “continuing use” period of providing benefits to no- to moderate-income persons and families. Other sources of capital funding include grants from local and national foundations, capital campaign fundraising, loans from local community development banks and commercial banks, and loans from King County and the State of Washington.

Providing support for facilities acquisition, remodeling or development is a specifically eligible activity under 24 CFR 570.201(c) for CDBG funds. Thus the Community Facilities Loan Program can provide CDBG funds in a straight-forward yet flexible way to provide assistance to non-profit social services agencies.

- **City staff provide technical assistance to non-profits receiving facilities funding.** In addition to providing financial resources, staff supporting this program also provides much-needed technical assistance to agencies with little or no experience in implementing a major capital improvement project. City project managers spend considerable time assisting agencies in the areas of construction financing, real estate ownership and title issues, working with several lenders with an interest in establishing liens on the property, federal procurement and labor standards requirements, and construction contracting. The need for this assistance is not surprising, as the Bush Foundation study notes:

“Because capital projects are infrequent, staff rarely has the necessary technical knowledge and experience; sometimes they lack enough knowledge to know they need assistance.”⁶⁶

In anticipation of the Request for Investments process coming up in the fall of 2008 for facilities loans, program staff has been receiving increasing inquiries from agencies about

⁶⁶ Building Stronger Organizations, p. 3.

the timing and the amount of funds available. This program continues to be in demand among the service-provider community in Seattle.